ED 024 148 EA 001 801

Employer Cooperation in Group Insurance Coverage for Public-School Personnel, 1964-65.

National Education Association, Washington, D.C.

Report No-RR-1966-R4

Pub Date Mar 66

Note-192p.

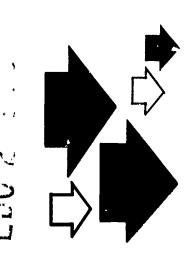
Available from National Education Assn., 1201 Sixteenth St., N.W., Washington, D.C. 20036 (Stock No. 435-13270, \$3.50).

EDRS Price MF-\$0.75 HC Not Available from EDRS.

Descriptors-Employer Employee Relationship, Fringe Benefits, Health Insurance, *Insurance Programs, *National Surveys, *Public School Systems, *School Personnel, Statistical Surveys, Tables (Data), Teachers

This study presents data on group insurance coverage for public school personnel during the 1964-65 academic year, collected from 646 school systems of all sizes throughout the United States. Areas covered include (1) group life insurance, (2) group initalization insurance, (3) group medical-surgical insurance, (4) group major medical surance, (5) group disability insurance, (6) group occupational liability insurance, (7) woup fidelity and burglary-theft insurance, and (8) group automobile insurance. As ther section gives information on employer cooperation, payroll deductions, sponsor, underwriter, payment of premiums, coverage, dependent coverage, and types of insurance offered in each school district included in the study. A brief bibliography lists selected publications designed to assist school personnel to establish new group insurance programs or to improve existing ones. A related document is EA 001 802. (TT)





RESEARCH REPORT 1966-R4

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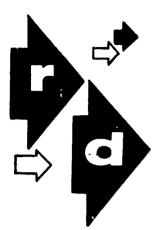
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March 1966



U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE OFFICE OF EDUCATION



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Research Report 1966-R4: EMPLOYER COOPERATION IN GROUP INSURANCE COVERAGE FOR PUBLIC-SCHOOL PERSONNEL, 1964-65

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Subscription Rate: One-year subscription to the NEA Research Division Reports, \$10; send inquiries to NEA Records Division.

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CONTENTS

Forew	ord	
I.	Introduction	
II.	Summary and High Lights	•
III.	Group Life Insurance	10
IV.	Group Hospital Insurance	17
V.	Group Medical-Surgical Insurance	24
VI.	Group Major Medical Insurance	30
VII.	Group Disability Insurance	37
VIII.	Group Occupational Liability Insurance	42
IX.	Group Fidelity and/or Burglary-Theft Insurance	47
х.	Group Automobile Insurance	51
XI.	System-by-System Reporting by Enrollment of School	
	System	56
Select	ed References on Group Insurance	190



FOREWORD

In order for a school system to compete on the open market for the finest available personnel, it is necessary to provide, in addition to a desirable educational program, an attractive salary schedule, adequate working conditions, and a comprehensive program of nonwage benefits. The district that is able to cooperate in providing a variety of group insurance benefits will almost certainly gain a decided advantage over its neighbors in employing and keeping teachers.

Participation of employers in providing and paying the costs of various types of group insurance for employees and their dependents is a well-established practice in business, industry, and government service. It comes as no surprise, therefore, that such programs are becoming more generally accepted as part of the personnel function in public education. Periodically, the NEA Research Division plans to survey group insurance practices among the school systems of our nation, noting trends in the provision of such benefits as well as any novel approaches that may be employed by various systems.

The study has been tabulated and reported under the direction of Jack H. Kleinmann, Assistant Director, on the basis of a questionnaire which had been developed by Eleanor Donald Malmborg, Research Assistant.

The Division is most grateful to the many central-office personnel who supplied the basic information for this report on current practice, and who so graciously responded to our many requests for additional information.

HAZEL DAVIS
Director, Research Division



I. INTRODUCTION

The school year 1940-41 marked the first attempt of NEA Research Division to ascertain the extent of group insurance available to publicschool personnel. Information concerning "official cooperation in maintaining group hospitalization or group health insurance" was reported as part of a comprehensive study of teacher personnel procedures. 1/ The second such study reported information for the 1950-51 school year.2/ Subsequent surveys were made in 1955-563/ and 1961-62.4/ All of these studies dealt with urban school districts in cities of 2,500 or more population. The 1960-61 study was the most comprehensive of the four, reporting school system practice concerning many different types of group insurance. The present study, for the school year 1964-65, is the first which deals exclusively with group insurance; it contains data similar to those contained in the 1960-61 report and, in addition, provides analyses of group insurance provisions on a systemby-system basis.

Sample and Return

Table 1 furnishes information on the number of questionnaires sent, the number of systems responding, and the number of usable replies as a percentage of the number of questionnaires sent. All operating school systems in Strata 1-4 (pupil enrollment of 12,000 or more) were sent questionnaires, as were 203 selected suburban systems with enrollments below 12,000. Usable replies totaled 88.0 percent of the Strata 1-4 systems and 95.1 percent of the suburban systems. Four separate mailings were used to secure this return.

The Questionnaire

The questionnaire consisted of two parts, A and B. Part A sought information concering 12 specific types of group insurance: life, hospitalization, medical-surgical, major medical, group-practice clinic plan, optical, dental,

1/ National Education Association, Research Division. "Teacher Personnel Procedures: Employment Conditions in Service." Research Bulletin 20: 83-115; May 1942.

2/ National Education Association, Research Division. "Teacher Personnel Practices, 1950-51: Employment Conditions in Service." Research Bulletin 30: 35-63; April 1952.

3/ National Education Association, Research Division. Teacher Personnel Practices, Urban School Districts, 1955-56. Special Memo. Washington, D.C.: the Association, June 1956. 34 p.

4/ National Education Association, Research Division. Personnel Administration in Urban School Districts, 1961-62. Research Report 1963-R13. Washington, D.C.: the Association, December 1963.

TABLE 1.--NUMBER OF QUESTIONNAIRES SENT AND NUMBER AND PERCENT OF RESPONSES

Enrollment stratification	Total number of operating systems, 1964-65	Number of systems reporting	Number of usable replies	Number of usable replies as per- cent of total op- erating systems
1	2	3	4	5
Stratum 1100,000 or more	21 48 73 301	21 48 65 293	21 48 65 2 <u>5</u> 6	100.0% 100.0 89.0 85.0
Total, Strata 1 to 4	443	427	390	88.0%
Selected suburban systems below 12,000 enrollment	203 <u>a</u> /	196	193	95.1 <u>%</u> b/

a/ Number of questionnaires sent.

 $\overline{\mathbf{b}}$ / Number of usable replies as percent of total questionnaires sent.



disability, occupational liability, fidelity and/or burglary-theft, student or employee school accident, and automobile used for school purposes. For each insurance, information was requested concerning employer cooperation, payroll deductions, sponsors, underwriters, payment of premiums, voluntary vs. compulsory coverage, eligibility, and coverage of dependents.

Part B of the questionnaire pertained only to those systems which cooperated in the provision of group life insurance programs, and sought detailed information concerning the development of such programs, coverage and benefits provided, and use of premium refunds. Information from Part B, on a system-by-system basis, will be included in a forth-coming research report which will deal exclusively with the provisions and administration of group life insurance plans for public-school personnel.

The questionnaire also contained a request for printed materials or brochures describing the various insurance plans in effect. On the basis of these descriptions a third research report is presently in preparation. It will contain analyses and descriptions of group health insurance plans in effect during 1964-65 for public-school personnel.

Organization of the Report

The report, in addition to the introduction, contains 10 sections:

- II. Summary and High Lights
- III. Group Life Insurance
- IV. Group Hospitalization Insurance
- V. Group Medical-Surgical Insurance
- VI. Group Major Medical Insurance
- VII. Group Disability Insurance
- VIII. Group Occupational Liability Insurance
 - IX. Group Fidelity and/or Burglary-Theft
 Insurance
 - X. Group Automobile Insurance
 - XI. System-by-System Reporting by Enrollment of School District

Sections III-X, each pertaining to specific types of group insurance, contain summary tables presenting the questionnaire findings, and brief text discussion calling attention to the more significant findings.

Although the questionnaire also inquired into the status of group practice clinic plans, group optical plans, and group dental plans, these types of insurance are not reported on in separate chapters since they are available in so few school systems. Where available, they are listed in column 12, Table 11, the system-by-system reporting contained in Section XI. Section XI also includes a discussion of these insurance programs. In cases where two or more plans of a particular type of group insurance are available in a single system, such information is also reported in column 12 of Table 11.

A brief bibliography is included. It contains a selected list of publications which will be of interest and assistance to school personnel desiring to establish new group insurance programs or to improve existing programs.



II. SUMMARY AND HIGH LIGHTS

In general, employers may cooperate in providing a particular group insurance for employees in one or more of three ways:

- 1. An employer may sponsor the insurance plan by contracting for the plan directly with an insurance underwriter.
- 2. An employer may make <u>payroll deductions</u> for the insurance premiums, thus facilitating payments for the coverage on the part of individual staff members.
- An employer may pay part or all of the premium cost of the insurance coverage, either by allotting a specified sum per employee (sometimes differentiating in amounts between those employees with and those without dependents) or by allotting a specified sum to be applied toward the total cost of the insurance premium for all those insured.

The term employer is used throughout the report to refer to the agency sponsoring or sharing in the financing of certain insurance. This agency may be the local, county, or state government; in most cases, however, the employer is the local board of education.

Extent of Cooperation

Table 2-A summarizes the extent of employer cooperation among responding school systems in the various types of group insurance. Systems are included in this table if the employer cooperates in one or more of the above-mentioned three ways.

It may be seen that for all systems reporting—those in Strata 1-4 and the suburban—employer cooperation is most prevalent in health insurance: hospitalization, medical-surgical, and

TABLE 2-A.--NUMBER AND PERCENT OF SCHOOL SYSTEMS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP INSURANCE COVERAGE, 1964-65

		systems ting,	1	rata. hv	enrollmen	+	Selecte ban sys	d subur-
		00 and	1	2	3	4	1 -	•
Type of insurance	-	over in en-		50,000-	25,000-	-	less than 12,000 in enrollment	
	rollm	nen t	100,000 or more	•	49,999	24,999		cluded in
	Num-	Percent		•		,	total)	
	ber						Number	Percent
1	2	3	4	5	6	7	8	9
Life	201	51.5%	71.4%	64.6%	56.9%	46.1%	82	42.5%
Hospitalization	332	85.1	95.2	91.7	83.1	83.6	179	92.7
Medical-surgical	323	82.8	95.2	87.5	81.5	81.2	174	90.1
Major medical	246	63.1	76.2	68.8	66.2	60.2	133	68.9
Disability	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Occupational liability (tort).	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Fidelity	101	25.9	28.6	39.6	24.6	23.4	66	34.2
Auto	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Total reporting cooperation in one or more types of insurance	356	91.3	100.0	100.0	89.2	89.5	189	97.9
Total reporting no coopera- tion in providing group in- surance of types indicated .	_34_	8.7	•••	•••	10.8	10.5	4	2.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems		ł					1	
reporting	390	I	21	48	65	256	193	



TABLE 2-B.--NUMBER AND PERCENT OF SCHOOL SYSTEMS IN WHICH EMPLOYERS PAY ALL OR PART OF THE COST OF GROUP INSURANCE COVERAGE, 1964-65

		systems ting,	St	rata by		Selected cubur- ban systems,		
Type of insurance	12,000 and over in en- rollmen: Num- Percent		1 100,000 or more	-	3 25,000- 49,999	4 12,000- 24,999	less than 12,000 in enrollment (not included in total)	
	ber 2	3	4	5	6	7	Number 8	Percent 9
1			1				 	
Life	99	25.4%	47.6%	35.4%	26.1%	21.5%	61	31.6%
Hospitalization	131	33.6	52.4	31.3	35.4	32.1	77	39.9
Medical-surgical	128	32.8	52.4	31.3	33.8	31.3	74	38.3
Major medical	115	29.5	42.9	29.2	32.3	27.7	86	44.6
Disability	16	4.1	4.8	4.2	6.1	3.5	5	2.6
Occupational liability (tort)	48	12.3	33.3	4.2	13.9	11.7	51	26.5
Fidelity	93	23.8	23.8	37.5	21.5	21.9	60	31.1
Auto	89	22.8	14.3	27.1	27.7	21.5	78	40.6
Number of school systems reporting	390		21	48	6 5	256	193	

major medical. Group hospitalization insurance is available in 85.1 percent of the Strata 1-4 systems and in 92.7 percent of the suburban systems; group medical-surgical insurance is available in 82.8 percent of the Strata 1-4 systems and in 90.1 percent of the suburban systems; group major medical insurance is available in 63.1 percent of the Strata 1-4 systems and in 68.9 percent of the suburban systems.

Next in descending order of prevalence is group life insurance, followed by disability, fidelity, auto, and occupational liability. Except for the three least frequently provided (occupational liability, fidelity, and auto), this pattern holds true not only for the total number of districts but also for each of the enrollment strata individually. No evident patterns emerge concerning the occupational liability, fidelity, and auto insurances. Clearly, however, occupational liability (tort) insurance is the one least frequently provided in each of the enrollment strata with the exception of Stratum 1.

Table 2-A also shows that, for group life, group disability, and the three types of group health insurance, cooperation is more likely to be found in the large systems than in the small ones. With very few deviations, the percentage of districts in which employers cooperate in providing these types of group insurance

diminishes with each decrease in school system size, from Stratum 1 through Stratum 4. Again, no clear-cut differences are evident among the various strata with respect to the occupational liability, fidelity, and auto insurances.

As expected, a comparison between the selected suburban systems and systems in Strata 1-4 reveals that employer cooperation is more prevalent among the suburban systems in all but two of the group insurances: life and disability. This tends to support the generally held contention that wealthier systems not only provide more attractive salary schedules, but higher levels of "fringe benefits" as well.

Extent of Employer Financing

Probably the most significant of the three modes of employer cooperation is assumption by the employer of payment for part or all of the group insurance costs. Details of financing for each type of group insurance are contained in Sections III-X. Table 2-B summarizes the extent of employer participation in financing the various insurances for each of the four enrollment strata and for the group of selected suburban systems.

Although school system employers in general still do not share in the financing of group

insurance to any appreciable extent, the three health insurances (hospitalization, medical—surgical, and major medical) are those most frequently subsidized—by approximately a third of the Strata 1-4 systems. Next in order of frequency is group life insurance, followed by fidelity, auto, occupational liability, and disability. Only 1 in 25 of the Strata 1-4 systems reports paying part or all of the cost of disability insurance, although nearly half cooperate in making it available. This may be because in most cases such insurance is provided only as a supplement to paid sick leave plans and, therefore, is usually financed entirely by the employees themselves.

Interestingly, among the Strata 1-4 systems the previous pattern of declining

participation in successively smaller enrollment groups is broken with respect to employer financing. In all insurances but group life and group fidelity plans a higher percentage of employers in Stratum 3 than in Stratum 2 share in the cost of coverage. As is true with most other forms of cooperation, Stratum 1 leads all the rest in the proportion of systems sharing in the cost of coverage.

Table 2-B also indicates that for every group insurance studied, with the exception of disability, a somewhat higher percentage of the selected suburban systems finances all or part of the cost of insurance coverage than is the case in the group of Strata 1-4 systems.



III. GROUP LIFE INSURANCE

Group life insurance may be defined as low-cost, wholesale financial protection in the event of death, generally provided for a group of employees. Coverage for each insured employee in the group is provided through a single, master policy. Most group life insurance is of the "term" variety. As opposed to permanent, paid-up insurance ("ordinary life"), term insurance builds up no cash or paid-up values over the years. It provides protection only so long as premiums are paid and is the least expensive form of life insurance available.

Methods of Employer Cooperation

Table 3-A concerns the ways in which employers cooperate in providing group life insurance for public-school personnel. An analysis of the table reveals the following high lights:

- More than half (51.5 percent) of the Strata 1-4 systems in the study, and 42.5 percent of the suburban group, cooperate by one means or another in providing group life insurance.
- The most frequent form of cooperation among the Strata 1-4 systems is in making payroll deductions (45.6 percent); 27.7 percent of the systems sponsor the insurance program, and 25.4 percent pay part or all of the insurance cost. Compared with the large group, a smaller percentage of suburban systems either make payroll deductions or sponsor the program; however, a somewhat higher percentage (31.6 percent) pay part or all of the insurance cost.
- More than 1 in 5 of the suburban flystems (21.2 percent) pays all of the insurance cost, but only 6.4 percent of the Strata 1-4 systems do so. Conversely, a larger proportion of the Strata 1-4 systems (19.0 percent) than of the suburban group (10.4 percent) pay part of the insurance cost.
- Cooperation in providing two or more insurance plans is found in 20.7 percent of the suburban systems but in only 9.5 percent of the Strata 1-4 group.
- The distribution of employers according to ways of cooperating shows that for the

Strata 1-4 systems, making payroll deductions only is the most frequent means of cooperation, followed closely in frequency by systems which cooperate in all three ways: sponsoring, making payroll deductions, and paying all or part of the cost. The most frequent means of cooperation among the suburban systems is in paying part or all of the cost only.

Sponsorship of Plans

Table 3-B furnishes information concerning the agencies which sponsor the group life insurance plans. As expected, among the Strata 1-4 systems boards of education most frequently are the agencies in whose name the master contracts are issued. Education associations, state and local, serve as the sponsoring agencies in more than 15 percent of the systems, and state retirement systems furnish the insurance in almost 7 percent of the systems. In 18 systems (4.6 percent), local governmental units serve as the sponsoring agencies. In most of these cases, school personnel are insurance under the same plans available to other municipal employees.

Among the suburban systems, it is to be noted that the largest proportion of plans (19.7 percent) are sponsored by state retirement systems. The 38 systems comprising this group are in two states—35 in New Jersey and 3 in Wisconsin—both of which feature group life insurance programs as integral parts of their state retirement plans. In four suburban systems the local education associations serve as sponsors.

Payment of Premiums

Table 3-C indicates that a much larger proportion of suburban systems than systems in Strata 1-4 pay part or all of the cost for group life insurance. Only 10.4 percent of the employers in suburban systems fail to pay anything toward the cost of the insurance, while more than 25 percent of the Strata 1-4 employers fall into this category. Also, a much higher proportion of suburban employers pay the total cost of the insurance than is the case in the Strata 1-4 systems.

Among the suburban group, the high proportion of systems indicating that the state is



the agency paying all or part of the insurance cost is again accounted for by the fact that all 35 systems so indicating are to be found in New Jersey. Among the Strata 1-4 systems, the local board of education is the agency other than the employee which most frequently contributes toward the cost of the insurance.

Table 3-C also furnishes information concerning the approximate proportion of total insurance cost which is borne by the employer. The modal share among the Strata 1-4 ayatems is 50 percent (in 8.2 percent of the systems), followed closely by 100 percent (in 6.4 percent of the systems). A far larger proportion of systems pay more than 50 percent of the cost than pay less. Among the suburban group, the modal proportion is 100 percent (in 21.2 percent of the systems), followed by 50 percent (in 3.6 percent of the systems). Only four suburban employers of the 61 which pay part or all of the insurance cost, contribute less than 50 percent, and none contributes less than 25 percent.

Coverage and Eligibility

Table 3-D furnishes information concerning cc.pulsory vs. voluntary coverage, as well as the different groups of employees eligible for coverage under group life insurance plans. It can be seen that the larger proportion of plans among the Strata 1-4 systems are voluntary in nature, (36.7 percent vs. 14.3 percent), while among the suburban systems the larger proportion of plans calls for compulsory coverage (23.3 percent vs. 18.7 percent). The fact that life insurance coverage is compulsory in the New Jersey and Wisconsin state retirement systems accounts for this.

The table also indicates that in a few systems (0.8 percent of the Strata 1-4 and 2.1 percent of the suburban), coverage is sometimes limited to certain categories of professional personnel rather than all professional employees. All these systems are located in California where under the group life insurance plan sponsored by the California Teachers Association separate groups within a single school system may qualify for coverage if they enroll at least 75 percent of the group. Among the suburban systems, three plans are limited to men only, and in one plan only the administrative-supervisory staff enrolled 75 percent of the group and thus became eligible for coverage.

Eligibility for coverage under the group life insurance plans can best be summarized (from Table 3-D) as follows:

	Strata 1-4 systems			urban tems
		Per-	Num-	Per- cent
Professional personnel eligible (not including systems in which only some personnel are eligible and systems that did not report information)	194	96.5%	7 7	93.9%
Nonprofessional person- nel eligible	136	67.7	64	78.0
Nonschool personnel eligible	20	10.0	2	2.4
Systems in which employers cooperate	201	100.0%	82	100.0%

For both the Strata 1-4 and suburban groups, a large majority of systems in which employers cooperate in providing group life insurance extend eligibility to nonprofessional school personnel as well as to the professionals. A very small proportion of plans also include nonschool personnel under these provisions; these plans are most likely those for which all municipal employees, including school employees, are eligible.

Coverage of Dependents

Table 3-E contains information concerning the coverage of dependents under the provisions of group life insurance plans. For the Strata 1-4 systems, it shows that 74 (37 percent) of the 201 insurance plans in which employers cooperate cover the dependents of employees as well as the employees themselves. In only 12 (16 percent) of these 74 plans is part or all of the cost for such coverage borne by the employers.

Among the suburban group, only 20 (24 percent) of the 82 insurance plans in which employers cooperate cover the dependents of employees; in 4 (20 percent) of these 20 plans part of the cost for such coverage is borne by the employers.



TABLE 3-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP LIFE INSURANCE

Form of co-operation		Total systems re- porting, 12,000 or		Strata, by	y enrollm	ent	Selected suburban systems with less than 12,000 in		
on part of employer	more in Number	enrollment Percent	1 100,000 or more	50,000-	-	•	enrol1me		
	2	3	4	5	6	7	8	9	
Specific ways of co- operating:									
Makes payroll deduction	s. 178	45.6%	71.4%	54.2%	53.9%	39.9%	41	21.2%	
Sponsors (signs contrac with underwriter)		27.7	42.8	37.5	29.2	24.2	27	14.0	
Pays all of the cost	25	6.4	4.8	10.4	6.1	5.9	41	21.2	
Pays part of the cost .	74	19.0	42.8	25.0	20.0	15.6	20	10.4	
Employer cooperates in two or more plans of group life insurance fo professional school per sonnel	_	9 . 5	23.8	10.4	7.7	8.6	40	20.7	
Distribution of employers according to ways of co- operating:									
Sponsors only	2	0.5	•••	•••	•••	0.8	•••	•••	
Sponsors and makes pay- roll deductions		9.5	4.8	8.3	12.3	9.4	5	2.6	
Sponsors and pays part all of the cost		2.5	•••	8.3	1.5	1.9	6	3.1	
Sponsors <u>and</u> makes pay- roll deductions <u>and</u> pays part or all of the cost	8	14.9	38.0	20.9	15.4	11.7	16	8.3	
Makes payroll deductions only		15.6	10.1	20.9	17.0	14.1	15	7.8	
Makes payroll deductions and pays part or all of the cost		5.4	9.5	4.1	7.7	4.7	4	2.1	
Pays part or all of the cost only		2.3	•••	2.1	1.5	2.7	35	18.1	
Other cooperation or information not complete		0.8	•••		1.5	0.8	1	0.5	
Systems cooperating	201	51.5	71.4	64.6	56.9	46.1	82	42.5	
Systems not cooperating in any way	<u>189</u>	48.5 100.0%	28.6 100.0%	35.4 100.0%	43.1	53.9 100.0%	111	57.5 100.0%	
Number of school systems	222			4.5	.				
reporting	. 390		21	48	65_	256	193		



TABLE 3-B.--SPONSORSHIP OF GROUP LIFE INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which		stems re-		trata, by	ent	Selected suburban systems with less		
sponsors (signs con- tract with under- writer)	more in Number	12,000 or enrollment Percent	1 100,000 or more	99,999	3 25,000- 49,999	4 12,000- 24,999	than 12, enrollme included Number	nt (not <u>in total</u>)
1	2	3	4	5	6	7	8	9
Board of education	90	23.1%	38.0%	33.3%	24.6%	19.5%	21	10.9%
Municipality or other local governmental authority	18	4.6	4.8	4.2	4.6	4.7	6	3.1
State government	•••	•••	•••	•••	• • •	•••	13	6.7
Retirement system	26	6.6	4.8	6.3	9.3	6.2	38	19.7
State education association	42	10.8	9.5	14.5	10.8	10.2	•••	•••
Local education association	19	4.9	4.8	6.3	4.6	4.7	4	2,1
Other (federal government-county)	4	1.0	9.5		1.5	0.4	•••	•••
Total for which spon- sorship is indicated .	199	51.0	71.4	64.6	55.4	45.7	82	42.5
Employer cooperates but sponsorship of plan not indicated	2	0.5	•••	•••	1.5	0.4		•••
Employer does not co- operate in group life in- surance	189	48.5	28.6	35.4	43.1	53.9	111	57.5
Number of school systems reporting	390	100.0%	21	100 . 0%	100.0% 65	256	193	100.0%

TABLE 3-CPAYMENT O	F PREMIUMS	FOR GROUE	LIFE INS	URANCE PL	ANS IN WH	ICH EMPLO	YERS COOPI	ERATE
Downson of promising	Total eve	teme Yo_	s	trata. hv	enrol1me	nt	Selected systems v	
Payment of premiums for individual em-	Total sys	12,000 or	1	2	3	4	than 12,0	
ployees (exclusive		enrollment	100,000	50,000-	25,000-	12,000-	enrol1mer	nt (not
of dependents)	Number	Percent	or more	-		24,999	included	in total)
or cohemon,				·			Number	Percent
1	2	3	4	5	6	7	8	9
Entent to shiph employer								
Extent to which employer pays cost								
Employer pays none	101	25.9%	23.8%	29.2%	30.8%	24.2%	20	10.4%
Employer pays part	74	19.0	42.8	25.0	20.0	15.6	20	10.4
Employer pays all	25	6.4	4.8	10.4	6.1	5 .9	41	21.2
Information not re-							1	
ported	1	0.2	•••	•••	•••	0.4	1	0.5
Total systems in								
which employer co-							1	
operates	201	51.5	71.4	64.6	56.9	46.1	82	42.5
Agency other than em- ployee that pays all or part of cost								
Board of education	63	16.2	47.6	27.1	16.9	11.3	20	10.4
Local municipality	15	3.8		2.1	3.1	4.7	6	3.1
State	21	5.4		6.2	6.1	5.5	35_	18.1
Total systems in which part or all of cost is paid	99	25.4	47.6	35.4	26.1	21.5	61	31.6
total cost, if any, borne by agency other than employee Less than 25 percent.	7	1.8	4.8	ő . 2	•••	1.2		•••
25 but less than 50			1 , ,	0.1	6 1	1 5	,	2.1
percent	10	2.6	4.8	2.1	6.1	1.5 6.2	7	3.6
50 percent	32	8.2	14.2	14.6	9.3	0.2	1 '	3.0
More than 50 but less than 75 percent	3	0.8	•••	• • •	•••	1.2	3	1.6
75 but less than 100	_	0.0	}	0 1	1 6	0.4	3	1.6
percent	3	0.8		2.1	1.5		41	21.2
100 percent	25	6.4	4.8	10.4	6.1	5.9	41	21.2
Percent varies depend- ing on coverage	1	0.2		•••	•••	0.4		• • •
Dollar amount, no per-			İ					
cent indicated	5	1.3	9.5	• • •	1.5	0.8	2	1.0
Portion not reported .	13	3.3	9.5	•••	1.5	3.9	1	0.5
Total systems in								
which part or all of		05 /	1	25 /	<u>ባራ 1</u> 4	21.5	61	31.6
cost is paid	99	25.4	47.6	35.4	26.1*	21.5	01	31.0
Employer cooperates, but pays no cost or did not report information	102	26.1	23.8	29.2	30.8	24.6	21	10.9
Employer does not co-								
operate in group life		, o =	00.6	25 /	/O 1	E2 0	111	67 E
insurance	189	48.5 100.0%	28.6	35.4 100.0%	43.1	53.9 100.0%	111	57.5 100.0%
Western of achoest anatoms		_0010/1				 		
Number of school systems reporting			21	<u>48</u>	65_	256	193	
*Poes not add to tota		rounding					-	



TABLE 3-D.--COVERAGE AND ELIGIBILITY, GROUP LIFE INSURANCE PLANS IN WHICH EMPLOYERS CCOPERATE

Compulsory vs.		stems re-		Strata, b		Selected suburban		
voluntary cov- erage; groups eligible	porting, 12,000 or more in enrollment Number Percent		1 100,000 or more	•	3 25,000- 49,999	24,999	than 12, enrollmed included Number	
1	2	3	4	5	6	7	8	9
Coverage of employees in group life insurance plan is:								
Compulsory Voluntary Information not re-	56 143	14.3% 36.7	14.3% 57.1	25.0% 39.6	18.5% 36.9	11.3% 34.4	45 36	23.3% 18.7
ported	2	0.5	•••	•••	1.5	0.4	1	0.5
Total systems in which employer co-operates	201	51.5	71.4	64.6	56.9	46.1	82	42.5
Groups of employees eligible for coverage under group life insurance contract:								
Professional school personnel Nonprofessional school	194	49.7	71.4	62. 5	53.8	44•5	77	39.9
personnel Nonschool personnel	136	34.9	66.7	45.8	36.9	29.7	64	33.2
(e.g., firemen, police)	20	5.1	14.3	4.2	4.6	4.7	2	1.0
ployed personnel Information not re-	3	0.8	•••	•••	1.5	0.8	4	2.1
ported	4	0.8	•••	2.1	1.5	0.8	1	0.5
Total systems in which employer co-operates	201	51.5	71.4	64.6	56.9	46.1	82	42. 5
Employer does not co- operate in group life								
insurance	<u> 189</u>	48.5 100.0%	28.6 100.0%	35.4 100.0%	43.1 100.0%	53.9 100.0%	111	57.5
Number of school sys- tems reporting	390	100.00	21	48	65	256	193	100.0%



TABLE 3-E.--GROUP LIFE INSURANCE FOR DEPENDENTS UNDER PLANS IN WHICH EMPLOYERS COOPERATE

2 ,000 50,000 more 99,99 4 5	6 37. 23.17. 3.1	12,000- 24,999 7	than 12,0 enrollment included Number 8	nt (not in tot al)
.0% 12.5 2.1	6 37. 23.17. 3.1	24,999 7 12.5% 2.3	included Number 8	Percent 9 8.3% 2.1
.0% 12.5	6 37. 23.17. 3.1	2.3	16 4	8.3% 2.1
.0% 12.5	37. 23.17. 3.1	2.3	16 4	8.3% 2.1
2.1	3.1	2.3	4	2.1
2.1	3.1	2.3	4	2.1
	•••		1	
0 1		1.2	•••	• • •
2.1	l			
		• • •		• • •
	• • •		1	
.0 16.7	26.2	16.0	20	10.4
.4 47.9	30.7	29.7	62	32.1
		0.4		
4 64.6	56.9	46.1	82	42.5
		E2 0	111	57 5
			 	57.5 100.0%
,,. TOO.O		256	193	1001076
	3.6 35.4 0.0% 100.0	64.6 56.9 8.6 35.4 43.1	0.4 0.4 64.6 56.9 46.1 3.6 35.4 43.1 53.9 0.0% 100.0% 100.0%	0.4 0.4 4 64.6 56.9 46.1 82 3.6 35.4 43.1 53.9 111 0.0% 100.0% 100.0%

IV. GROUP HOSPITALIZATION INSURANCE

Group hospitalization insurance provides protection from all or part of the hospital expenses incurred by the insured. Coverage generally includes provision for room and board, incidental hospital expenses, and maternity care. Such insurance is furnished through indemnity plans (available through insurance companies), service plans such as Blue Cross, or group-practice clinic plans.

Methods of Employer Cooperation

Table 4-A contains information concerning the various ways in which educational employers cooperate in providing group hospitalization insurance, as well as a distribution of employers according to specific ways of cooperating. An analysis of the table reveals the following highlights:

- A large majority of the systems in the study cooperate by one means or another in providing group hospitalization insurance (85.1 percent of the systems in Strata 1-4 and 92.7 percent of the suburban systems).
- For all systems, Strata 1-4 and suburban, the most prevalent form of cooperation is in making payroll deductions, followed by sponsoring the program; paying part or all of the cost is the least prevalent form of cooperation.
- o Of the suburban systems, 39.9 percent pay part or all of the cost of the insurance; this form of cooperation is to be found less frequently in Strata 1-4 systems (33.6 percent). Systems in all strata are more likely to pay part of the cost of the insurance than they are to pay all of the cost.
- Although the proportions for both groups are small, cooperation in providing two or more plans of hospitalization insurance is more likely to be found in the Strata 1-4 systems (14.1 percent) than among the suburban group (7.8 percent).
- The distribution of employers according to ways of cooperating shows that for both groups of systems, the largest proportion cooperate by both sponsoring the

plan and making payroll deductions. The second largest proportion of systems cooperate in all three ways: sponsoring, making payroll deductions, and paying part or all of the insurance cost.

Sponsorship of Plans

Table 4-B indicates that, for both the Strata 1-4 and the suburban systems, local boards of education most frequently are the agencies sponsoring group hospitalization insurance plans. While local education associations are the sponsoring agencies in more than 10 percent of the Strata 1-4 systems, they represent a negligible proportion among the responding suburban systems--only 2.6 percent.

"State government" is listed as the sponsoring agency in 15.5 percent of the suburban systems. All of these systems are in New York State, where local boards of education may participate in the state-sponsored health insurance plan available to state employees. The New York State plan includes hospitalization, medical-surgical, and major medical features. (See also Tables 5-B and 6-B).

Payment of Premiums

Table 4-C furnishes detailed information on the payment of premiums for group hospitalization insurance. In approximately a quarter of the Strata 1-4 systems the cost of the insurance is shared by employees and employers, while this is true in almost a third of the suburban systems. A somewhat larger proportion of Strata 1-4 employers than of those in the suburban groups finance the total cost of the insurance-9.5 percent as opposed to 7.3 percent.

It may also be seen from Table 4-C that for both the Strata 1-4 and suburban systems, local boards of education are the agencies which in the majority of cases share in the financing of the insurance. In an extremely small number of systems local municipalities are the agencies, and in only one system does the state government share in financing the insurance.

Among those systems which share in the insurance cost, both Strata 1-4 and suburban, the most frequently reported portion of cost assumed by the employer is 50 percent, followed



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by 100 percent. A far larger proportion of employers pay more than 50 percent of the cost than pay less.

Coverage and Eligibility

Table 4-D shows that in fewer than 10 percent of the Strata 1-4 systems and in only 2 percent of the suburban systems coverage in group hospitalization plans is compulsory. In the vast majority of school systems, then, coverage of personnel is on a voluntary basis.

Information concerning the classifications of personnel eligible for coverage in the group hospitalization plan, also found in Table 4-D, can best be summarized in this manner:

		a 1-4 ems		urban tems
	Num-	Per-		
	<u>ber</u>	cent	ber	cent
Professional person- nel eligible (ex- cluding systems which did not re-				
port information) Nonprofessional per-	328	98.8%	176	98.3%
sonnel eligible Nonschool personnel	312	94.0	167	93.3
eligible	37	11.1	6	3.4
Systems in which employers cooperate	332	100.0%	179	100.0%

In almost 95 percent of both cooperating Strata 1-4 and suburban systems, nonprofessional as well as professional personnel are eligible for membership in the group hospitalization plans. A relatively small percentage of plans include nonschool personnel in their memberships.

Coverage of Dependents

Table 4-E furnishes information concerning the coverage of dependents under the provisions of group hospitalization plans. It indicates that the vast majority of systems which provide this insurance for employees also do so for the dependents of employees: 317 of the 332 Strata 1-4 systems and 175 of the 179 suburban systems.

In addition to covering the dependents of employees, a small proportion of systems contribute to the cost of this coverage. Table 4-E indicates that 50 (15.1 percent) of the 332 Strata 1-4 employers and 49 (27.4 percent) of the suburban employers, among systems that provide group hospitalization plans, pay a part of the cost of dependent coverage. Only one of the suburban employers and 12 of the Strata 1-4 employers pay the entire cost of dependent coverage.

TABLE 4-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP HOSPITALIZATION INSURANCE

	Total systems reporting 12,000 or		S	trata, by	enrollme	ent	Selected suburban systems with less than 12,000 in		
Form of cooperation on part of employer	-	in en-	100,000 or more	50,000- 99,999	-	12,000- 24,999	enrol1me		
	ber	cent					Number	rercent	
1	2	3	4	5	6	7	8	9	
Specific ways of cooper- ating:									
Makes payroll deductions	308	79.0%	90.5%	87.5%	78.5%	76.6%	167	86.5%	
Sponsors (signs contract with underwriter)	243	62.3	66.7	70.8	67.7	59.0	129	66.8	
Pays all of the cost	37	9.5	9.5	6.3	12.3	9.4	14	7.3	
Pays part of the cost	94	24.1	42.9	25.0	23.1	22.7	63	32.6	
Employer cooperates in two or more plans of hospitalization insurance for professional school personnel	55	14.1	19.0	18.8	13.8	12.9	15	7.8	
Sponsors only	1	0.3	•••	•••	•••	0.4	•••	•••	
Sponsors <u>and</u> makes pay- roll deductions	125	32.0	23.8	39.5	32.3	31.2	85	44.0	
Sponsors <u>and</u> pays part or all of the cost	21	5.4	4.8	4.2	4.6	5.9	9	4.7	
Sponsors <u>and</u> makes pay- roll deductions <u>and</u> pays part or all of the cost	93	23.8	38.1	27.1	30.8	20.3	35	18.1	
Makes payroll deductions only	66	16.9	19.0	18.8	15.4	16.8	15	7.8	
Makes payroll deductions and pays part or all of the cost	17	4.4	9.5		•••	5.9	31	16.1	
Pays part or all of the cost only	•••	•••	•••	• • •	•••	• • •	2	1.0	
Other cooperation or information not complete	9	2.3	•••	2.1	•••	3.1	2	1.0	
Systems cooperating	332	85.1	95.2	91.7	83.1	83.6	179	92.7	
Systems not cooperating in any way	_58	14.9	4.8	8.3	16.9	16.4	14	7.3	
Number of school systems reporting	390	100.0%	100.0% 21	100.0% 48	100.0%	100.0%	100	100.0%	
			<u> </u>	 40	65	256	193		



TABLE 4-B.--SPONSORSHIP OF GROUP HOSPITALIZATION INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

	Total report	systems ing	S	trata, by		nt		s uburba n w ith le ss
Group or agency which sponsors (signs	12,000 more i	n en-	1 100,000	•	3 25,000-	12,000-	than 12, enrollme	nt (not
contract with un-	rollme		or more	99,999	49,999	24,999		in total)
derwriter)	Num-	Per-					Number	Percent
1	<u>ber</u>	cent 3	4	5	6	7	8	9
Board of education	227	58.2%	61.9%	68.7%	63.1%	54.7%	124	64.2%
Municipality or other lo- cal governmental authority	16	4.1	4.8	2.1	4.6	4.3	5	2.6
State government	11	2.8	4.8	•••	•••	3.9	30	15.5
State education association	29	7.4	9.5	4.2	3.1	9.0	14	7.3
Local education association	42	10.8	9.5	14.6	12.3	9.7	5	2.6
Other	_1_	0.3	4.8	• • •	•••			•••
Total for which sponsor-ship is indicated	326	83.6	95.2*	89.6	83.1	81.6	178	92.2
Employer cooperates but sponsorship of plan not indicated	6	1.5	•••	2.1	•••	2.0	1	0.5
Employer does not cooperate in hospitalization insurance	_58_	14.9	4.8	8.3	16.9	16.4	14	7.3
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	
#D			<u> </u>				<u> </u>	

*Does not add to total owing to rounding of percents.



TABLE 4-CPAYMENT OF PRE			TALIZATION	INSURANC	E PLANS I	N WHICH E	MPLOYERS C	OOPERATE
	Total repor	systems		trata hu	enrollme	nt.		suburban
Payment of premiums for	12,00	-	1	2	3	4	than 12,	with less 000 in
individual employees,		in en-	100,000	50,000-	•	12,000-	enrollme	nt (not
(exclusive of dependents)	rollm Num-	Per-	or more	99,999	49,999	24,999	included Number	in total)
	ber	cent					Mumber	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost:								
Employer pays none	197	50.5%	42.9%	60.4%	47.7%	50.0%	100	51.8%
Employer pays part	94	24.1	42.9	25.0	23.1	22.7	63	32.6
Employer pays all	37	9.5	9.5	6.3	12.3	9.4	14	7.3
Information not reported	4	1.0		•••		1.5	2	1.0
Total systems in which employer cooperates	332	85.1	95.2*	91.7	83.1	83.6	179	92.7
Agency other than employee that pays all or part of the cost:								
Board of education	118	30.3	47.6	29.2	32.3	28.5	72	37.3
Local municipality	12	3.1		2.1	3.1	3.5	5	2.6
State	1	0.2	4.8	• • •	• • •	• • •	•••	•••
Total systems in which part or all of the cost is paid	131	33.6	52.4	31.3	35.4	32.1*	77	39.9
Approximate portion of to- tal cost, if any, borne by agency other than employee:		33.0	32.4	31.3	33.4	32.1 "	//	37.7
Less than 25 percent	5	1.3	9.5			1.2	3	1.5
25, but less than 50 per-		1.5	, ,,,	• • •	• • •	1.2	,	1.5
cent	5	1.3	• • •	2.1	3.1	0.8	5	2.6
50 percent	51	13.1	19.1	16.6	10.8	12.5	40	20.8
More than 50, but less than 75 percent	7	1.8	•••	•••	1.5	2.3	3	1.5
75, but less than								
100 percent	6	1.5	4.8	4.2	• • •	1.2	3	1.5
100 percent	37	9.5	9.5	6.3	12.3	9.4	14	7.3
Percent varies depending on coverage	1	0.2	• • •	•••	•••	0.4	•••	• • •
Dollar amount, no per- cent indicated	12	3.1	9.5	2.1	4.6	2.3	5	2.6
Portion not reported	 7	1.8		-	3.1	2.0	4	2.1
Total systems in which part or all of the			•••			2.0		2.1
cost is paid	131	33.6	52.4	31.3	35.4	32.1	77	39.9
Employer cooperates, but pays no cost or did not report information	201	51.5	42.9	60.4	47.7	51.5	102	52.8
Employer does not cooperate in hospitalization insurance	_58	14.9 100.0%	4.8	8.3	16.9	16.4	14	7.3
Number of school systems		100.0%	100.1%	100.0%	100.0%	100.0%		100.0%
reporting	390		21	48	65	256	193	_
*Does not add to total or	ving to	rounding	of percer	nts.				



TABLE 4-D.--COVERAGE AND ELIGIBILITY, GROUP HOSPITALIZATION INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

	Total :	systems ing		trata, by		Selected suburban systems with less than 12,000 in		
Compulsory vs. voluntary coverage; groups eligible	more in	n en-	1 100,000 or more		3 25,000- 49,999	4 12,000- 24,999	enrol1me	nt (not in total)
	Num- ber	Per- cent					AV COM CO	
1	2	3	4	5	6	7	8	9
Coverage of employees in hospitalization insurance plan is:							_	
Compulsory	37	9.5%	4.8%	10.4%	9.2%	9.8%	4	2.1%
Voluntary	291	74.6	90.4	81.3	73.9	72.3	173	89.6
Information not reported	4	1.0				1.5	2	1.0
Total systems in which employer cooperates	332	85.1	95.2	91.7	83.1	83.6	179	92.7
Groups of employees eligible for coverage under hospitalization insurance contract:								
Professional school personnel	328	84.1	95.2	91.7	83.1	82.0	176	91.2
Nonprofessional school personnel	312	80.0	90.4	89.6	81.5	77.0	167	86.5
Nonschool personnel (e.g., firemen, police)	37	9.5	23.8	8.3	13.8	7.4	6	3.1
Information not reported	4	1.0		• • •	•••	1.5	3	1.5
Total systems in which employer cooperates	332	85.1	95.2	91.7	83.1	83.6	179	9 2. 7
Employer does not cooperate in hospitalization insurance	58	14.9	4.8	8.3	16.9	16.4	14	7.3
Surance		100.0%	100.0%			100.0%		100.07
Number of school systems reporting	390	-	21	48	65	256	193	



TABLE 4-E.--GROUP HOSPITALIZATION INSURANCE FOR DEPENDENTS, UNDER PLANS IN WHICH EMPLOYERS COOPERATE

	Total report	systems	9	trata, by	enrollme	nt	Selected suburban systems with less		
	12,000	_	1	2	3	4	than 12,		
Provisions	•			_	25,000-	12,000-	enrollme		
Provisions	more i		100,000	•				•	
	rollme		or more	99,999	49,999	24,999		in total)	
	Num-	Per-					Number	Percent	
	<u>ber</u>	cent							
1	2	3	4	5	6	7	8	9	
Extent to which employer pays the cost of premiums on insurance for the dependents of employees:									
Employer pays none	252	64.6%	76.2%	79.1%	61.5%	61.7%	124	64.3%	
Employer pays part	50	12.8	19.0	6.3	16.9	12.5	49	25.4	
Employer pays all	12	3.1		2.1	3.1	3.5	1	0.5	
Information not reported	3	0.8		2.1	•••	0.8	11	0.5	
Total systems report- ing that dependents may be covered by plan	317	81.3	95.2	89.6	81.5	78.5	175	90.7	
Employer cooperates in hospitalization insurance plan, coverage of dependents is not provided	14	3.6		2.1	1.6	4.7	3	1.5	
Information on coverage of dependents not reported	1	0.2		• 4 •	•••	0.4	1	0.5	
Employer does not cooperate in hospitalization insurance	_58	14.9	4.8	8.3	16.9	16.4	14	7.3	
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	
Number of school systems reporting	390		21	48	65	256	193		

V. GROUP MEDICAL-SURGICAL INSURANCE

Medical-surgical insurance protects insured individuals in two ways:

- 1. It provides protection from all or part of the expenses of doctors' visits incurred in connection with surgery. It may cover visits made in a hospital, in the doctor's office, in the patient's house, or any combination of the three.
- 2. It provides protection from all or part of the expenses of major or minor surgery, generally on the basis of a schedule of allowances for specific operations. It may also provide an allowance for obstetrical services.

Although available separately, these two types of insurance are often sold in a single

package through insurance companies, Blue Shield, or group-practice clinic plans.

The great similarity between the tables in this section and those in the preceding may be explained by the fact that in most systems, group health insurance is purchased in a single plan from the same underwriter, and includes both hospitalization and medical-surgical coverage. Since the comments accompanying the tables in this chapter would be virtually identical to those in the previous section, they are omitted. Interpretations of Tables 4-A to 4-E of Section IV, therefore, apply equally to Tables 5-A to 5-E of Section V.



TABLE 5-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP MEDICAL-SURGICAL INSURANCE

	Total report	systems		Strata.	by enroll	ment	Selected subur- ban systems with less than		
Form of cooperation on part of employer	12,000 in enr	or more	1 100,000 or more	2	3 25,000- 49,999	4	12,000 in en-		
1	2	3	4	5	6	7	Number 8	Percent 9	
Specific ways of cooperating:									
Makes payroll deductions	298	76.4%	90.4%	83.3%	75.4%	74.2%	163	84 . 5%	
Sponsors (signs contract with underwriter)	236	60.5	66.7	68.8	66.1	57.0	127	65.8	
Pays all of the cost	35	9.0	9.5	6.3	12.3	8.6	12	6.2	
Pays part of the cost	93	23.8	42.9	25.0	21.5	22.7	62	32.1	
Employer cooperates in two or more plans of group medical-surgical insurance for professional school personnel	52	13.3	19.0	18.8	12.3	12.1	15	7.8	
cording to ways of cooperating	•								
Sponsors <u>only</u>	2	0.5	• • •	• • •	• • •	0.8	•••	•••	
Sponsors <u>and</u> makes payroll deductions	121	31.0	23.8	37.5	32.3	30.1	85	44.1	
Sponsors <u>and</u> pays part or all of the cost	21	5.4	4.8	4.2	6.1	5.5	8	4.1	
Sponsors <u>and</u> makes payroll deductions <u>and</u> pays part or all of the cost	90	23.1	38.1	27.1	27.7	19.9	34	17.6	
Makes payroll deductions only	64	16.4	19.0	16.6	15.4	16.4	13	6.7	
Makes payroll deductions <u>and</u> pays part or all of the cost	17	4.3	9.5	•••	•••	5.9	30	15.6	
Pays part or all of the cost only	•••	• • •	• • •		•••		2	1.0	
Other cooperation or information not complete	8	2.1	•••	2.1	•••	2.7	2	1.0	
Systems cooperating	323	82.8	95.2	87.5	81.5	81.3	174	90.1	
Systems not cooperating in any way	<u>67</u>	17.2	4.8	12.5	18.5	18.7	19	9.9	
Number of school systems		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	
reporting	390		21	48	65	256	193		

TABLE 5-B.--SPONSORSHIP OF GROUP MEDICAL-SURGICAL INSURANCE, PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which sponsors (signs contract with underwriter)	report 12,000 in enr	systems ing, or more ollment Percent	1 100,000 or more	Strata, b 2 50,000- 99,999	4	Selected suburban systems with less than 12,000 in en- rollment (not included in total)		
	2	3	4		6	7	Number 8	Percent 9
Board of education	220	56.4%	61.9%	66.7%	61.5%	52.7%	122	63.2%
Municipality or other local governmental authority	16	4.1	4.8	2.1	4.6	4.3	5	2.6
State government	11	2.8	4.8	•••	• • •	3.9	30	15.5
State education association.	30	7.7	9.5	4.1	3.1	9.4	14	7.3
Local education association.	39	10.0	9.5	12.5	12.3	9.0	2	1.0
Other	1_	0.3_	4.8	• • •			···-	
Total for which sponsor-ship is indicated	317	81.3	95.2*	85.4	81.5	79.3	173	89.6
Employer cooperates but spenship of plan not clearly indicated	6	1.5		2.1		2.0	1	0.5
Employer does not cooperate in medical-surgical insurance	67	17.2	4.8	12.5	18.5	18.7	19	9,9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

*Does not add to total owing to rounding of percents.



TABLE 5-C.--PAYMENT OF PREMIUMS FOR GROUP MEDICAL-SURGICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Payment of promiums		systems		lana a lu			ban sy	
Payment of premiums for individual em- ployees (exclusive of dependents)	in en	or more	1 100,000	2 50,000- 99,999	3 25,000- 49,999	4	12,000 rollmentinclude total)	
1	2	3	4	5	6	7	Number 8	Percent 9
Extent to which employer pays cost:					<u> </u>			
Employer pays none Employer pays part Employer pays all Information not reported	192 93 35 3	49.2% 23.8 9.0 0.8	42.9% 42.9 9.5	56.2% 25.0 6.3	47.7% 21.5 12.3	48.8% 22.7 8.6 1.2	98 62 12 2	50.8% 32.1 6.2 1.0
Total systems in which employer cooperates	323	82.8	95.2*	87.5	81.5	81.3	174	90.1
Agency other than employee that pays all or part of cost:								
Board of education Local municipality State	115 12 1	29.5 3.1 0.2	47.6 4.8	29.2 2.1	30.7 3.1	27.8 3.5	69 5	35.7 2.6
Total systems in which part or all of cost is paid	128	32.8	52.4	31.3	33.8	31.3	74	38.3
Approximate portion of total cost if any, borne by agency other than employee:								
Less than 25 percent 25 but less than 50 percent 50 percent More than 50 but less than	4 5 51	1.0 1.3 13.1	4.8 23.8	2.1 16.6	3.1 9.2	1.2 0.8 12.5	2 6 40	1.0 3.1 20.7
75 percent	7	1.8		• • •	1.5	2.3	3	1.6
percent	6 35	1.5 9.0	4.8 9.5	4.2 6.3	12.3	1.2 8.6	3 12	1.6 6.2
coverage	1	0.2	•••	•••	• • •	0.4	•••	• • •
indicated	12 	3.1 1.8	9.5	2.1	4.6 3.1	2.3 2.0	4 4 ——————————————————————————————————	2.1 2.1
Total systems in which part or all of cost is paid	128	32.8	52.4	31.3	33.8	31.3	74	38.3*
Employer cooperates, but pays no cost or did not report information	195	50.0	42.9	56.2	47.7	50.0	100	51.8
Employer does not cooperate in group medical-surgical insurance	67	17.2	4.8	12.5	18.5	18.7	19	
indiance	_0/	100.0%	100.1%*	100.0%	100.0%	100.0%		9.9
Number of school systems reporting	390		21	48	65	256	193	-
*Does not add to total owing	to ro	unding of	percents					



TABLE 5-D.--COVERAGE AND ELIGIBILITY, GROUP MEDICAL-SURGICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. voluntary coverage; groups eligible	report 12,000 in enr	systems ing, or more ollment Percent	1 100,000 or more	2	y enrollm 3 25,000- 49,999	4	ban sys	ess than in en- nt (not
						7	Number 8	Percent 9
1	2	3	4	5	6		<u> </u>	
Coverage of employees in medical-surgical plan is:								
Compulsory	37	9.5%	4.7%	10.4%	9.2%	9.8%	4	2.1%
Voluntary	283	72.5	90.5	77.1	72.3	70.3	168	87.0
Information not reported .	3	0.8				1.2	2	1.0
Total systems in which employer cooperates	323	82.8	95. 2	87.5	81.5	81.3	174	90.1
Groups of employees eligible for coverage under medical-surgical insurance contract:								
Professional school personnel	320	82.1	95.2	87.5	81.5	80.1	171	88.6
Nonprofessional school personnel	304	77.9	90.5	87.5	80.0	74.6	163	84.5
Nonschool personnel (e.g., firemen, police)	37	9.5	23.8	8.3	13.8	7.4	6	3.1
Information not reported .	3	0.8		• • •	•••	1.2	3	1.6
Total systems in which employer cooperates	323	82.8	95.2	87.5	81.5	81.3	174	90.1
Employer does not cooperate in medical-surgical insurance	67_	17.2	4.8	12.5	18.5	18.7	19	9.9
Institute		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	



TABLE 5-E.--GROUP MEDICAL-SURGICAL INSURANCE FOR DEPENDENTS UNDER PLANS IN WHICH EMPLOYERS COOPERATE

Provisions	report 12,000 in enr	systems ing, or more collment Percent	1 100,000 or more	2	3 25,000- 49,999	nent 4 12,000- 24,999	ban sy with 1 12,000	ess than in en- nt (not ed in
1	2	3	4	5	6	7	8	Percent 9
Extent to which employer pays the cost of premiums on insurance for the dependents of employees:								
Employer pays none	246	63.1%	76.2%	75.0%	61.5%	60.2%	119	61.7%
Employer pays part	49	12.5	19.0	6.2	15.4	12.5	49	25.4
Employer pays all	11	2.8	• • •	2.1	3.1	3.1	1	0.5
Information not reported	3	0.8	• • •	2.1	•••	0.8	1	0.5
Total systems reporting that dependents may be covered by plan	309	79.2	95.2	85.4	80.0	76.6	170	88.1
Employer cooperates in medi- cal-surgical insurance plan, coverage of dependents is not provided	14	3.6	•••	2.1	1.5	4.7	3	1.5
Information on coverage of dependents not reported	•••		• • •	•••	•••		1	0.5
Employer does not cooperate in medical-surgical insurance	_67	17.2 100.0%	4.8 100.0%	12.5 100.0%	18.5	18.7	19	9.9
Number of school systems reporting	390	200.0%	21	48	65	256	193	100.0%



VI. GROUP MAJOR MEDICAL INSURANCE

Major-medical insurance provides protection from the cost of so-called major, extraordinary, or catastrophic accidents or illnesses. Whereas the "basic" insurance plans (hospitalization, medical, surgical) cover the significant but sharply limited costs of medical care, major-medical insurance plans have very high limits, ranging to as high as \$50,000. Major medical is the newest form of health insurance coverage available, and originally was intended to supplement the benefits provided through the basic plans. Policies now available, however, provide in a single package for protection from the ordinary, as well as the extraordinary, costs of health care.

Methods of Employer Cooperation

The relative recency of the introduction of major-medical insurance is illustrated by the fact that fewer school systems cooperate in providing this insurance than either group hospitalization or medical-surgical. An analysis of Table 6-A reveals the following high lights:

- Approximately two-thirds of the systems in the study cooperate by one means or another in providing group major-medical insurance (63.1 percent of the systems in Strata 1-4 and 68.9 percent of the suburban systems).
- For all systems, Strata 1-4 and suburban, the most frequent form of cooperation is making payroll deductions, followed in frequency by sponsoring the program; paying part or all of the cost is the least frequent form of cooperation.
- A much higher proportion of suburban systems (44.6 percent) than of the Strata 1-4 systems (29.5 percent) pay part or all of the cost of the insurance. Both groups of systems are more likely to pay part of the insurance cost than they are to pay all of the cost.
- Two or more plans of major medical insurance are to be found in 10.3 percent of the Strata 1-4 systems and 6.2 percent of the suburban group.
- The distribution of employers according to ways of cooperating shows that the largest proportion of Strata 1-4 systems

cooperate in all three ways in providing the insurance: sponsoring, making payroll deductions, and paying part or all of the cost; an almost equally large proportion of these systems cooperate by sponsoring and making payroll deductions. The proportion is reversed for the suburban systems, with the largest proportion cooperating by sponsoring and making payroll deductions, and an almost equally large proportion of systems cooperating in all three ways. A relatively large proportion of suburban systems cooperate by making payroll deductions and paying part or all of the cost.

Sponsorship of Plans

It may be seen from Table 6-B that local boards of education are the agencies which most frequently sponsor group major-medical insurance plans. While local education associations among the Strata 1-4 systems represent 7.7 percent of the sponsoring agencies, they account for a very small percentage of the suburban group, 1.6 percent. The relatively large number of systems among the suburban group listing "state government" as sponsoring agency are all in New York State. (See page 17.)

Payment of Premiums

Table 6-C indicates that a much larger proportion of suburban employers than of Strata 1-4 employers pay part or all of the cost of group major-medical coverage (44.6 percent vs. 29.5 percent). In addition, a higher percentage of suburban employers than of Strata 1-4 employers (14.0 percent vs. 8.5 percent) bear the total cost of such coverage.

In the vast majority of cooperating systems, both among the Strata 1-4 and suburban groups, local boards of education are the agencies which contribute toward the cost of coverage.

Table 6-C also gives information concerning the approximate proportions of cost borne by the employing agencies. Among both the cooperating Strata 1-4 and suburban systems, 50 percent is the modal proportion of employer payment, followed by 100 percent. Again, a far greater percentage of employers pay more than 50 percent of the insurance cost than pay less.



Coverage and Eligibility

Table 6-D provides information about compulsory vs. voluntary coverage, and the various groups of employees eligible for coverage under group major-medical plans. Among both groups of cooperating systems, employee participation in nearly 9 out of 10 plans is voluntary rather than compulsory.

Eligibility of various groups of employees for coverage under the group major-medical plans can best be summarized as follows:

	Strat syste	a 1-4	Subu _syst	ırban :ems
	Num-	Per-	Num-	Per-
Professional person- nel eligible (not in- cluding systems which did not provide infor-	ber	cent	ber	cent
mation)	244	99.2	130	97.7
Nonprofessional personnel eligible	230	93.5	124	93.2
Nonschool personnel eligible	21	8.5	5	3.8
Systems in which employers cooperate	246	100.0%	133	100.0%

Most plans for which professional personnel are eligible also extend eligibility to nonprofessional school personnel. Nonschool personnel are eligible for coverage in a somewhat larger proportion of Strata 1-4 systems than of the suburban group (8.5 percent vs. 3.8 percent).

Coverage of Dependents

It may be seen from Table 6-E that virtually all cooperating systems in both the Strata 1-4 and suburban groups which provide group major-medical plans also extend the coverage to the dependents of employees. All but 5 of the Strata 1-4 systems and 4 of the suburban systems do so.

Table 6-E also shows that a far larger proportion of cooperating suburban employers than of Strata 1-4 employers pay part or all of the cost of dependent coverage (26.9 percent as opposed to 13.8 percent). It is interesting to note, however, that a slightly higher proportion of Strata 1-4 employers than of employers in the suburban group bear the entire cost of dependent coverage.



TABLE 6-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP MAJOR-MEDICAL INSURANCE

		stems re- 12,000 or		rata, by	enrollmen	<u>t</u> 4		suburban with less 000 in
		enrollment	100,000 or more	50,000-	25,000- 49,999	12,000- 24,999	enrol1me	
1	2	3	4	5	6	7	8	9
Specific ways of co-								
operating:								
Makes payroll deductions	. 226	57 .9 %	71.4%	62.5%	58.5%	55.9%	113	58.5%
Sponsors (signs con- tract with underwriter	175	44.9	57.1	52.1	53.9	40.2	91	57 .2
Pays all of the cost .	. 33	8.5	9.6	4.2	13.8	7.8	27	30.6
Pays part of the cost	. 82	21.0	33.3	25.0	18.5	19.9	59	30.6
Employer co-operates in two or more plans of group major-medical in surance for profession al school personnel	- - . 40	10.3	9.6	1 2 .5	12.3	9.4	12	6.2
Distribution of employer according to ways of co- operating:								
Sponsors only	. 1	0.3	•••	2.1	•••	• • •	•••	•••
Sponsors <u>and</u> makes pay roll deductions		19.0	19.0	20.8	21.6	18.0	39	20.2
Sponsors <u>and</u> pays part or all of the cost		4.9	4.8	4.2	7.7	4.3	16	8.3
Sponsors <u>and</u> makes pay roll deductions <u>and</u> pays part or all of the cost	ie	2 0.5	33.3	25.0	24.6	17.6	36	18.7
Makes payroll deductions only	. 54	13.8	14.3	16.7	12.3	13.7	6	3.1
Makes payroll deductions and pays part or all of the cost		4.1	4.8	•••	•••	5.8	31	16.1
Pays part or all of the cost only	ne •••	• • •		•••	•••	•••	3	1.5
Other cooperation or information not complete	2	0.5		•••	•••	0.8_	2	1.0
Systems cooperating		63.1	76.2	68.8	66.2	60.2	133	68.9
Systems not cooperat							4-	
ing in any way	- 4 4	36.9 100.0%	23.8	31.2 100.0%	33.8 100.0%	39.8 100.0%	60	31.1 100.0%
Number of school systems reporting			21	48	65	256	193	



TABLE 6-B.--SPONSORSHIP OF GROUP MAJOR-MEDICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group agency which		stems re-	S1	trata, by		Selected suburban systems with less		
<pre>sponsors (signs con- tract with under- writer)</pre>	_	12,000 or enrollment Percent	1 100,000 or more	•	3 25,000- 49,999	12,000-		ent (not
writery	Montoer	rercent	or more	33,333	47,777	24,999	included in total) Number Percent	
1	2	3	4	5	6	7	8	9
Board of education	168	43.1%	57.1%	50.0%	50.8%	38.7%	89	46.1%
Municipality of other local governmental								
authority	7	1.8	• • • • • • • • • • • • • • • • • • • •	2.1	3.1	1.5	2	1.1
State government	11	2.8	4.8		•••	3.9	30	15.5
State education asso-	29	7.4	9.5	4.2	4.6	8.6	8	4.1
Local education asso- ciation	_30	7.7	4.8	12.5	7.7	7.1	3_	1.6_
Total for which spon- sorship is indicated.	245	62.8	76.2	68.8	66.2	59.8	132	68.4
Employer cooperates but sponsorship of plan not indicated	1	0.3		•••	•••	0.4	1	0.5
Employer does not co- operate in major-medical								
insurance	144	36.9	23.8	31.2	33.8	39.8	60	31.1
Number of school sys- tems reporting	390	100.0%	100.0%	48	65	256	193	100.0%



TABLE 6-C.--PAYMENT OF PREMUIMS FOR GROUP MAJOR-MEDICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

for individual em-	Total systems reporting, 12,000 or more in enrollment Number Percent		Strata, by enrollment				Selected suburban systems with less	
			1 100,000 or more	· ·	3 25,000- 49,999	4 12,000- 24,999	than 12,000 in enrollment (not included in total)	
							Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays cost:								
Employer pays none	. 130	33.3%	33.3%	39.6%	33.8%	32.1%	45	23.3%
Employer pays part		21.0	33.3	25.0	18.5	19.9	59	30.6
Employer pays all	. 33	8.5	9.6	4.2	13.8	7.8	27	14.0
Information not reported	. 1	0.3			•••	0.4	2	1.0
Total systems in which employer co-operates		63.1	76.2	68.8	66.2*	60.2	133	68.9
Agency other than employee that pays all or part of cost:	-							
Board of education	. 109	27.9	38.1	27.1	30.8	26.5	85	44.1
Local municipality	. 5	1.3	• • •	2.1	1.5	1.2	1	0.5
State	1	0.3	4.8	•••	•••	•••	•••	• • •
Total systems in which part or all of cost is paid	. 115	29.5	42.9	29.2	32.3	27.7	86	44.6
Approximate portion of total cost, if any, born by agency other than em- ployee:								
Less than 25 percent 25 but less than 50	. 5	1.3	4.8	2.1	• • •	1.2	2	1.0
percent		1.8	• • •	4.2	4.7	0.8	6	3.1
50 percent		10.5	19.0	12.5	7.7	10.2	36	18.7
More than 50 but less than 75 percent	_	1.5		•••	•••	2.3	2	1.0
75 but less than	. 6	1.5		4.2	1.5	1.2	4	2.1
100 percent	-	8.5	9.6	4.2	13.8	7.8	27	14.0
Percent varies depend	-						1	
ing on coverage	_	0.3		• • •	• • •	0.4	• • •	• • •
Dollar amount, no per				0 1	3.1	1.9	6	3.1
cent indicated	_	2.6 1.5	9.6	2.1	1.5	1.9	3	1.6
Portion not reported	6_	1.5	+	•••			 	
Total systems in								
which part or all	116	29.5	42.9*	29.2*	32.3	27.7	86	44.6
of cost is paid	. 115	29.5	42.9"	23.2"	32.3	_,,,		
Employer cooperates, but	•							
pays no cost or did	n 131	33.6	33.3	39.6	33.8	32.5	47	24.3
not report information Employer does not cooper		33.0	33.3	37.0	55.0			_ • • •
ate in group major-	_		1				1	
medical insurance	. 144	36.9	23.8	31.2	33.8	39.8	60	31.1
		100.0%	100.0%	100.0%	99.9%*	100.0%]	100.0%
Number of school systems						056	100	
reporting	390		21	48	65	<u> 256</u>	193	



TABLE 6-D.--COVERAGE AND ELIGIBILITY, GROUP MAJOR-MEDICAL INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. vol-	Total sy	stems re-	s	trata, by	Selected suburban systems with less			
untary coverage;		12,000 or	1	2	3	4		
groups eligible		enrollment	100,000	_	- 25,000-		than 12	,000 in
-	Number	Percent		99,999	49,999	•		ent (not
	.,		01 11016	22,333	47,777	24,999		in total
1	2	3	4		6		Number	Percent
			 			7	8	9
Coverage of employees in group major-medical insurance plan is:								
Compulsory	32	8.2%	9.5%	10.4%	9.3%	7.4%	10	0.08
Voluntary		54.4	66.7	58.4	56.9		19	9.9%
Information not re-	- 	5-11-1	00.7	30.4	30.9	52.0	112	58.0
ported	2	0.5				0.0	_	
				•••	•••	0.8	2	1.0
Total systems in which employer co-operates		63.1	76.2	68.8	66.2	60.2	133	68 .9
Groups of employees eligible for coverage under group major-medical insurance contract:								
Professional school								
personnel Nonprofessional	244	62.6	76.2	68.8	66.2	59.4	130	67.4
school personnel . Nonschool personnel (e.g., firemen,	230	59.0	76.2	66.7	63.1	55.5	124	64.2
police) Information not re-	21	5.4	14.3	6.2	10.8	3.1	5	2.6
ported	2	0.5	•••	•••	•••	0.8	3	1.6
Total systems in which employer co-								
operates	246	63.1	76.2	68.8	66.2	60.2	133	68 .9
mployer does not co- perate in group major-								
edical insurance	<u>144</u>	36.9	23.8	31.2	33.8	39.8	60	31.1
		100.0%	100.0%	100.0%		100.0%		100.0%
umber of school sys-	390		21	48	65	256	193	200.0%
	- -			-70	0)	430	173	



TABLE 6-E.--GROUP MAJOR-MEDICAL INSURANCE FOR DEPENDENTS, UNDER PLANS IN WHICH EMPLOYERS COOPERATE

	Total sys	stems re-	St	rata, by	enrollme	nt		suburban with less
Provisions	porting, more in	more in enrollment Number Percent		2 50,000 99,999	3 25,000	4 12,000- 24,999	then 12, enrollme included	
							Number	
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost of premuims on insurance for his own dependents:	5							
Employer pays none .	. 185	47.5%	66.7%	58.3%	46.2%	44.1%	75	38.9%
Employer pays part .		11.0	9.5	4.2	15.4	11.3	47	24.3
Employer pays all		2.8		4.2	4.6	2.4	5	2.6
Information not re-			1				1	1.0
ported	· _2	0.5		2.1	•••	0.4	2	1.0
Total systems reporting that dependents may be covered by plan. Employer cooperates in	. 241	61.8	76.2	68.8	66.2	58.2	129	66.8
group major-medical in- surance plan, coverage o dependents is not pro- vided		1.0		•••	•••	1.6	3	1.6
Information on coverage of dependents not reported	. 1	0.3		•••	•••	0.4	1	0.5
Employer does not co- operate in major-medical insurance	. 144	36.9	23.8	31.2	33.8	39.8 100.0%	60	31.1 100.0%
Number of school systems reporting		100.0%	100.0%	100 .0% 48	65	256	193	



VII. GROUP DISABILITY INSURANCE

Group disability insurance is designed to replace all or a portion of the salary lost by employees who are temporarily absent from work owing to illness or accident unrelated to their employment. Such insurance is variously called "disability," "loss of income," "income protection," or "health and accident." In most instances in which paid sick leave is in effect, the insurance serves as a supplement to the leave rather than as a replacement for it, its provisions coming into effect after the paid sick leave has been exhausted.

Methods of Employer Cooperation

The following observations concerning methods of employer cooperation can be made from an analysis of Table 7-A:

- Almost half (47.2 percent) of the Strata 1-4 systems cooperate by one means or another in providing group disability insurance, and 39.9 percent of the suburban group do so.
- For all systems, Strata 1-4 and suburban, the most frequent form of cooperation is in making payroll deductions, followed in frequency by sponsoring the program; paying part or all of the cost is the least frequent form of cooperation.
- A very small proportion of systems pay part or all of the cost of disability insurance.
- A very small proportion of systems cooperate in providing two or more plans of disability insurance.
- The distribution of employers according to ways of cooperating shows that for both groups of systems, the largest proportion cooperate by making payroll deductions only; the second largest proportion of systems cooperate by both sponsoring and making payroll deductions.

Sponsorship of Plans

Table 7-B provides information concerning the types of agencies sponsoring group disability insurance for school personnel. For both the Strata 1-4 and suburban systems, sponsorship of the plans is equally divided between boards of education on the one hand, and local and state education associations on the other. Disability insurance appears to be a type of fringe benefit well suited for provision by professional education associations.

Payment of Premiums

Table 7-C indicates that in only 4.1 percent of the Strata 1-4 systems and 2.6 percent of the suburban group is part or all of the premium for group disability coverage borne by the employer. This may be explained by the fact that in most cases such insurance is provided as a supplement to paid sick leave.

In virtually all systems which contribute to the cost of coverage, the local board of education provides the financing.

Although the percentage of employers helping to finance the cost of insurance is very small in both groups of systems, as Table 7-C shows, the modal proportion of employer payment in both groups is 100 percent--five employers among Strata 1-4 and four employers of the suburban group assume this portion of payment. Among the Strata 1-4 employers, the second most frequent proportion of payment is 50 percent-in three systems.

Coverage and Eligibility

Table 7-D shows that in the majority of cooperating systems coverage in group disability plans is voluntary. In only two Strata 1-4 and three suburban systems is coverage compulsory. Eligibility in the plans may be summarized:

	Strat syst Num- ber	ems Per-		
Professional personnel				
eligible (not includ-				
ing systems which did				
not provide information)	178	96.7%	71	92.2%
Nonprofessional personnel				
eligible	122	66.3	43	55.8
Nonschool personnel eli-				
gible	6	3.3	2	2.6
Systems in which employ-				
ers cooperate	184	100.0%	77	100.0%

About two-thirds of the cooperating Strata 1-4 systems and 55.8 percent of the cooperating suburban groups extend eligibility in their plans to nonprofessional personnel.



TABLE 7-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE

	report				enrollme	nt	Selected systems w than 12,0	ith less
Form of cooperation on part of employer	12,000 more i rollme	n en-	1 100,000 or more	2 50,000- 99,999	3 25,000- 49,999	` 4	enrollmen included Number	t (not
	Num- ber	cent						
1	2	3	4	5	6	7	8	9
Specific ways of cooper- ating:								
Makes payroll deductions	176	45.1%	66.7%	45.8%	53.9%	41.0%	72	37.3%
Sponsors (signs contract with underwriter)	92	23.6	33.3	25.0	35.4	19.5	36	18.7
Pays all of the cost	5	1.3	•••	•••	1.5	1.5	4	2.1
Pays part of the cost	11	2.8	4.8	4.1	4.6	2.0	1	0.5
Employer cooperates in two or more plans of disability insurance for professional school personnel	13	3.3	4.8	2.1	6.1	2.7	1	0.5
operating: Sponsors only	2	0.5		2.1	•••	0.4		•••
Sponsors and makes pay- roll deductions	74	19.0	28.6	18.8	29.3	15.6	31	16.0
Sponsors <u>and</u> pays part or all of the cost	4	1.0		•••	1.5	1.2	4	2.1
Sponsors and makes pay- roll deductions and pays part or all of the cost	10 89	2.6 22.8	4.8	4.1	4.6 20.0	1.5 22.7	37	19.2
tions only	09	22.0	33.3	22.7	2010			
Makes payroll deductions and pays part or all of the cost	2	0.5		•••	•••	0.8	1	0.5
Other cooperation or information not complete.	3_	0.8				1.2	4	2.1
Systems cooperating	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Systems not cooperating in any way	g <u>206</u>	52.8	33.3	52.1	44.6	56.6	116	60.1
Number of school systems reporting	390	100.0%	100.07			100.0% 256	193	100.0



TABLE 7-B.--SPONSORSHIP OF GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

	report			trata, by	enrol1me	nt_		suburban with less
Group or agency which spon- sors (signs contract with underwriter)	12,000 more in rollme	in en-	1 100,000 or more	2 50,000- 99,999	3 25,000 49,999	4 12,000- 24,999		nt (not in total)
	ber	cent					Number	Percent
1	2	3	4	5	6	7	8	9
Board of education	90	23.1%	33.3%	25.0%	33.9%	19.1%	36	18.7%
Municipality or other local governmental authority	2	0.5	•••	•••	1.5	0.4		•••
State government	•••	• • •		•••	•••	•••	1	0.5
State education association	53	13.6	4.8	10.4	10.8	15.6	32	16.6
Local education association	37	9.4	23.8	12.5	9.2	7.9	7	3.6
Other	1_	0.3	4.8		•••			···-
Total for which sponsorship is indicated	183	46.9	66.7	47.9	55.4	43.0	76	39.4
Employer cooperates but spon- sorship of plan not indicated	1	0.3	•••	•••	•••	0.4	1	0.5
Employer does not cooperate in disability insurance	206	52.8	_ 33.3	52.1	44.6	56.6	116	60.1
Number of school systems reporting	390	100.0%	100.0% 21	100.0% 48	65	256	193	100.0%

ERIC Provided by ERIC

TABLE 7-C.--PAYMENT OF PREMIUMS FOR GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

	Total repor	systems	S	trata hv	enrollme	nt		suburban with less
Payments of premiums for individual em-	12,00		1 100,000	2	3 25,000-	4	than 12,0	000 in
ployees (exclusive of dependents)	rollm Num-	ent Per-	or more	99,999	49,999	24,999	included Number	in total) Percent
	ber 2	cent 3	4		6	7	8	9
Extent to which employer pays the cost:		3	- +					
Employer pays none	166	42.6%	61.9%	43.8%	49.3%	39.1%	69	35.7%
Employer pays part	11	2.8	4.8	4.1	4.6	2.0	1	0.5
Employer pays all	5	1.3	• • •	• • •	1.5	1.5	4	2.1
Information not reported	2_	0.5	• • •		•••	0.8	3	1.6
Total systems in which employer cooperates	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Agency other than employee that pays all or part of the cost:								
Board of education	14	3.5	4.8	4.1	4.6	3.1	5	2.6
Local municipality	1	0.3		• • •	1.5	• • •	•••	• • •
State	_ 1	0.3		•••		0.4		
Total systems in which part or all of the cost is paid	16	4.1	4.8	4.1	6.1	3.5	5	2.6
Approximate portion of to- tal cost. if any, borne by agency other than employee:								
Less than 25 percent	1	0.3	• • • • • • • • • • • • • • • • • • • •	• • •	• • •	0.4	•••	• • •
25, but less than 50 per- cent	1	0.3		2.1	•••	•••	•••	•••
50 percent	3	0.7	4.8	•••	1.5	0.4	•••	• • •
75, but less than 100 percent	1	0.3		2.1	• • •	• • •		•••
100 percent	5	1.3		• • •	1.5	1.5	4	2.1
Percent varies depending on coverage	1	0.3		•••	• • •	0.4		•••
Dollar amount, no per- cent indicated	2	0.5	•••	•••	1.5	0.4	1	0.5
Portion not reported	2	0.5	•••	• • •	1.5	0.4		
Total systems in which part or all of the cost is paid	16	4.1*	4.8	4.1*	6.1*	3.5	5	2.6
Employer cooperates, but pays no cost or did not report information	168	43.1	61.9	43.8	49.3	39.9	72	37.3
Employer does not cooperate	***	F		.	,, ,	E.C. C	116	60 1
in disability insurance	<u>206</u>	52.8 100.0%	33.3	52.1 100.0%	44.6 100.0%	56.6 100.0%	116	60.1 100.0%
Number of school systems reporting	390	AUU + U/0	21	48	_65	25 <u>6</u>	193	
*Does not add to total		o roundin						

TABLE 7-D.--COVERAGE AND ELIGIBILITY, GROUP DISABILITY (LOSS OF INCOME, INCOME PROTECTION, HEALTH AND ACCIDENT) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

		. sýstems ting,		trata h	m 11			suburban
Compulsory vs. voluntary	12,00		1	2	enrollme	4		with less
coverage; groups		in en-	100,000		25,000-		than 12,	nt (not
eligible	rollm	ent	or more	•	49,999	24,999	included	nt (not <u>in total</u>
	Num-	Per-	ł	•	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_4,555	Number	
	ber	cent					1	roroche
1	2	3	4	5	6	7	8	9
Coverage of employees in disability insurance plan is:								
Compulsory	2	0.5%	•••	• • •	• • •	0.8%	3	1.6%
Voluntary	176	45.1	66.7%	45.8%	53.9%	41.0	69	35.7
Information not reported	6	1.6		2.1	1.5	1.6	5	2.6
Total systems in which employer cooperates	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Groups of employees eligible for coverage under disability insurance contract:								
Professional school personnel	178	45.6	66.7	45.8	53.9	41.8	71	36.8
Nonprofessional school personnel	122	31.3	52.4	35.4	38.5	27.0	43	22.3
Nonschool personnel (e.g., firemen, police)	6	1.6	9.5	•••	3.1	0.8	2	1.0
Information not reported	_6	1.6	• • •	2.1	1.5	1.6	6	
Total systems in which employer cooperates	184	47.2	66.7	47.9	55.4	43.4	77	39.9
Employer does not cooperate in disability insurance	206	52.8	33.3	52.1	44.6	56.6	116	60.1
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems re-	390		21	48	65	256	193	

VIII. GROUP OCCUPATIONAL LIABILITY INSURANCE

School personnel may be held by the courts to be personally liable for the payment of damages arising from injuries to pupils caused by their negligence. Group occupational liability insurance protects employees, up to certain stipulated limits, from the payment of such damages. It should be noted that this section does not present a true picture of the extent of teacher coverage by liability insurance, since many state education associations include such coverage along with membership in the organizations. 1/

Methods of Employer Cooperation

Table 8-A contains information concerning ways in which school employers cooperate in providing group liability insurance for public-school personnel. An analysis of the table reveals the following high lights:

- Nearly 3 out of 10 (28.0 percent) of the suburban systems in the study, but only 14.6 percent of the Strata 1-4 systems, cooperate by one means or another in providing group liability insurance.
- Most of the cooperating Strata 1-4 and suburban systems cooperate both by sponsoring the group insurance and by paying all of the premium cost. Consequently, a very small percentage of both groups cooperate by means of making payroll deductions.
- The distribution of employers according to ways of cooperating shows that the most frequent means of cooperation among both the Strata 1-4 and suburban systems is in sponsoring the plan and paying part or all of its cost.

Sponsorship of Plans

Table 8-B provides information concerning the sponsorship of group occupational disability plans. Among both groups of systems, Strata 1-4 and suburban, boards of education are most frequently the agencies which sponsor the insurance plans (12.6 percent of the Strata 1-4 systems and 26.9 percent of the suburban group). In a small number of systems—six in the Strata 1-4 group and two in the suburban—the plans reported are sponsored either by state or by local education associations. In two of the Strata 1-4 systems, the plans are sponsored by local governmental authorities.

Payment of Premiums

Table 8-C contains detailed information concerning the payment of premiums for group disability insurance. It indicates that most of the cooperating employers pay the full cost of the insurance (in 48 of the 57 cooperating Strata 1-4 systems and 50 of 54 cooperating suburban systems). All the reporting employers contributing to the cost of coverage do so by paying the entire cost.

In all of the cooperating suburban systems local boards of education are the agencies other than the employees themselves which bear the cost of the insurance. This is true also in all but three of the Strata 1-4 systems: In two of these systems the local municipalities pay for the cost of coverage and in one system the "state" is listed as the agency which pays. It seems likely that this system was referring to the state education association as the agency which pays the cost.

Among all systems which contribute to the cost of group liability coverage, 100 percent is the portion of cost contributed.



^{1/} According to a soon-to-be released survey by the National Association of Secretaries of State Teachers Associations, the following state associations include some form of occupational liability insurance as part of their membership: Alaska, Colorado, Delaware, Georgia, Hawaii, Idaho, Illinois, Iowa, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia (both associations), and Washington. The Kansas association was to decide in early January 1966, and Florida reports that it plans to include this insurance. The remaining states had not reported at press time.

Coverage and Eligibility

Table 8-D indicates that in the vast majority of Strata 1-4 and suburban systems coverage under the group liability policies is compulsory rather than voluntary.

Among 71.9 percent of the cooperating Strata 1-4 systems and 80.7 percent of the cooperating suburban systems, nonprofessional personnel are eligible for membership in the group liability insurance plans. A relatively small percentage of plans include nonschool personnel in their membership.

Information on the groups of employees eligible for coverage may be summarized thus:

	Stra syst	ta 1-4 ems	Subu sys t	
	Num-		Num-	Per-
	ber	cent	ber	cent
Professional personnel eligible (excluding systems which did not report informa-				
tion)	48	84.2%	51	94.4%
sonnel eligible Nonschool personnel	41	71.9	49	90.7
eligible	3	5.3	5	9.3
Systems in which em- ployers cooperate	57	100.0%	54	100.0%

TABLE 8-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP OCCUPATIONAL LIABILITY INSURANCE

	. systems	1	trata, by	Selected suburban			
12,00 in en	reporting, 12,000 or more in enrollment Number Percent			3 25,000- 49,999	4 12,000- 24,999	systems with lest than 12,000 in enrollment (not included in total Number Percent	
2	3	4	5	6	7	8	9
:				-			
. 5	1.3%		•••	3.1%	1.2%	2	1.0%
. 51	13.1	28.6%	4.2%	15.4	12.9	52	26.9
48	12.3	33.3	4.2	13.9	11.7	50	25.9
•							
1	0.2	•••	•••	•••	0.4	•••	•••
46	11.8	28.6	4.2	13.9	11.3	50	25.9
3	0.8	•••		1.5	0.8	2	1.0
2	0.5	4.7	•••	•••	0.4	• • •	•••
5	1.3	•••	•••	3.1	1.2	2	1.0
57	14.6	33.3	4.2	18.5	14.1	54	28.0
333	85.4	66.7	95.8	81.5	85.9	139	72.0
	100.0%	100.0%					100.0%
390						102	100.0/
	in en Number 2 :	in enrollment Number Percent 2	in enrollment Number Percent or more 2 3 4 5 1.3% <t< td=""><td>in enrollment Number Percent or more 99,999 2 3 4 5 5 1.3% 51 13.1 28.6% 4.2% 48 12.3 33.3 4.2 1 0.2 46 11.8 28.6 4.2 3 0.8 2 0.5 4.7 5 1.3 57 14.6 33.3 4.2 333 85.4 66.7 95.8 100.0% 100.0% 100.0%</td><td>in enrollment Number Percent or more 99,999 49,999 2 3 4 5 6 . 5 1.3% 3.1% . 51 13.1 28.6% 4.2% 15.4 . 48 12.3 33.3 4.2 13.9 . 1 0.2 . 46 11.8 28.6 4.2 13.9 . 3 0.8 1.5 2 0.5 4.7 5 1.3 3.1 57 14.6 33.3 4.2 18.5 333 85.4 66.7 95.8 81.5 100.0% 100.0% 100.0% 100.0%</td><td>in enrollment Number Percent or more 99,999 49,999 24,999 2 3 4 5 6 7 . 5 1.3% 3.1% 1.2% . 51 13.1 28.6% 4.2% 15.4 12.9 . 48 12.3 33.3 4.2 13.9 11.7 . 1 0.2 0.4 . 46 11.8 28.6 4.2 13.9 11.3 . 3 0.8 1.5 0.8 2 0.5 4.7 0.4 5 1.3 3.1 1.2 57 14.6 33.3 4.2 18.5 14.1 333 85.4 66.7 95.8 81.5 85.9 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%</td><td>12,000 or more in enrollment Number Percent or more 99,999 49,999 24,999 24,999 than 12, enrollment Number Percent or more 99,999 49,999 24,999 24,999 than 12, enrollment included Number 8 1</td></t<>	in enrollment Number Percent or more 99,999 2 3 4 5 5 1.3% 51 13.1 28.6% 4.2% 48 12.3 33.3 4.2 1 0.2 46 11.8 28.6 4.2 3 0.8 2 0.5 4.7 5 1.3 57 14.6 33.3 4.2 333 85.4 66.7 95.8 100.0% 100.0% 100.0%	in enrollment Number Percent or more 99,999 49,999 2 3 4 5 6 . 5 1.3% 3.1% . 51 13.1 28.6% 4.2% 15.4 . 48 12.3 33.3 4.2 13.9 . 1 0.2 . 46 11.8 28.6 4.2 13.9 . 3 0.8 1.5 2 0.5 4.7 5 1.3 3.1 57 14.6 33.3 4.2 18.5 333 85.4 66.7 95.8 81.5 100.0% 100.0% 100.0% 100.0%	in enrollment Number Percent or more 99,999 49,999 24,999 2 3 4 5 6 7 . 5 1.3% 3.1% 1.2% . 51 13.1 28.6% 4.2% 15.4 12.9 . 48 12.3 33.3 4.2 13.9 11.7 . 1 0.2 0.4 . 46 11.8 28.6 4.2 13.9 11.3 . 3 0.8 1.5 0.8 2 0.5 4.7 0.4 5 1.3 3.1 1.2 57 14.6 33.3 4.2 18.5 14.1 333 85.4 66.7 95.8 81.5 85.9 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	12,000 or more in enrollment Number Percent or more 99,999 49,999 24,999 24,999 than 12, enrollment Number Percent or more 99,999 49,999 24,999 24,999 than 12, enrollment included Number 8 1



TABLE 8-B.--SPONSORSHIP OF GROUP OCCUPATIONAL LIABILITY INSURANCE IN WHICH EMPLOYERS COOPERATE IN SOME WAY

	Tota1	systems	St	rata, by	enrollmen	it	Selected suburban		
Group or agency which spon-	report	-	1	2	3	4		with less	
sors (signs contract with	12,000	or more	100,000	50,000-	25,000-	12,000-	than 12,		
underwriter)	in enr	ollment	or more	99,999	49,999	24,999	enrollme		
· · · · · · · · · · · · · · · · · · ·		Percent						in total)	
							Number	Percent	
1	2	3	4	5	6	7	8	9	
Board of education	49	12.6%	28.6%	2.1%	13.9%	12.9%	52	26.9%	
Municipality or other governmental authority	2	0.5		2.1	1.5	• • •		•••	
State education associ-	5	1.5	4.7	•••	3.1	0.8	1	0.5	
Local education associ-	1_	0.2		•••		0.4	1	0.5	
Total for which sponsor-ship is indicated	57	14.6	33.3	4.2	18.5	14.1	54	28.0	
Employer does not cooperate in occupational liability insurance	_333	85.4	66.7	95.8	81.5	85.9	139	72.0	
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	
Number of school systems reporting	390		21	48	65	256	193		



TABLE 8-C.--PAYMENT OF PREMIUMS FOR GROUP OCCUPATIONAL LIABILITY INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

	Total systems reporting, 12,000 or more in enrollment Number Percent		St	rata, by	Selected suburban			
Payments of premiums for in- dividual employees (ex- clusive of dependents)				2 50,600- 99,999	3 25,000- 49,999	4 12,000- 24,999	than 12,000 in enrollment (not included in total Number Percent	
1	2	3	4	5	6	7	8	9
Extent to which employer pays the cost:								
Employer pays none	4	1.0%	•••	• • •	1.5%	1.2%	2	1.0%
Employer pays all	48	12.3	33.3%	4.2%	13.9	11.7	50	25.9
Information not reported .	5	1.3			3.1	1.2	2	1.0
Total systems in which employer cooperates	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Agency other than employee that pays all or part of the cost:								
Board of education	45	11.6	33.3	2.1	12.3	11.3	50	25.9
Local municipality	2	0.5		2.1	1.5	• • •		•••
State	1	0.2	•••	•••		0.4	_ • , •	
Total systems in which part or all of the cost is paid	48	12.3	33.3	4.2	13.9*	11.7	50	25.9
Approximate portion of total cost, if any, borne by agency other than employer:								
100 percent	48	12.3	33.3	4.2	13.9	11.7	50	25.9
Total systems in which part or all of the cost is paid	48	12.3	33.3	4.2	13.9	11.7	50	25.9
Employer cooperates, but pays no cost or did not report information	9	2.3		•••	4.6	2.4	4	2.0
Employer does not cooperate in occupational liability insurance	333	85.4	66.7	95.8	81.5	85.9	139	72.0
		100.0%	100.0%	100.0%	100.0%	100.0%		99.9%*
Number of school systems reporting	390		21	48	65	256	193	



TABLE 8-D.--COVERAGE AND ELIGIBILITY, GROUP OCCUPATIONAL LIABILITY INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

	Total	systems	St	rata, by	Selected suburban			
	report	_	1	2	3	4		with less
Compulsory vs. voluntary	12,000	or more	100,000	50,000-	25,000-	12,000-	than 12,0	
coverage; groups eligible	in enr	ollment	or more	99,999	49,999	24,999	enrollme	•
	Number	Percent					included	in total
					_		Number	Percent
1	2	3	4	5	6		8	9
Coverage of employees in occupational liability insurance plan is:								
Compulsory	47	12.1%	28.6%	2.1%	13.9%	12.1%	49	25.4%
Voluntary	4	1.0	4.7	•••	1.5	0.8	2	1.0
Information not reported .	6	1.5_		2.1	3.1	1.2	3	1.6
Total systems in which employer cooperates	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Groups of employees eligible for coverage under occupational liability insurance contract:								
Professional school per-sonnel	48	12.3	28.6	4.2	13.9	12.1	51	26.4
Nonprofessional school personnel	41	10.5	23.8	2.1	12.3	10.5	49	25.4
Nonschool personnel (e.g., firemen, police)	3	0.8	4.7	•••	1.5	0.4	5	2.6
Information not reported .	9	2.3	4.7	•••	4.6	2.0	3	1.6
Total systems in which employer cooperates	57	14.6	33.3	4.2	18.5	14.1	54	28.0
Employer does not cooperate in occupational liability insurance	333	85.4	66.7	95.8	81.5	85.9	139	72.0
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	



IX. GROUP FIDELITY AND/OR BURGLARY-THEFT INSURANCE

According to Allen: "The increased activity of school districts in commercial and proprietary functions places added responsibility on administrators to secure adequate protection against loss of school-district and student-body money and property. Substantial amounts are collected by student-body personnel in connection with various student activities, sporting events, and the sale of student supplies. Teachers and administrators collect funds for various types of drives and candy sales. There is a very substantial investment of public funds in many types of audio-visual equipment, musical instruments, athletic equipment, and various types of supplies and training aids.... Protection against loss resulting from dishonesty of employees or the dishonest acts of others is available under a number of forms of coverage. 14/

This section deals with the various types of insurance coverage which protect school districts from financial and property loss arising from the dishonest acts of thier employees. Such insurance is generally provided through means of a group fidelity bond which covers all employees or all positions.

Methods of Employer Cooperation

Table 9-A furnishes information about the ways in which school employers cooperate in providing group fidelity coverage for publicschool personnel. An analysis of the table reveals the following high lights:

- Approximately a quarter (25.9 percent) of Strata 1-4 systems and a third (34.2 percent) of the suburban systems cooperate in one way or another in providing group fidelity coverage.
- Most of the cooperating Strata 1-4 and suburban employers cooperate in two ways: by sponsoring the group coverage and by paying the entire cost of the premiums. Only two suburban systems cooperate by means of making payroll deductions.
- The distribution of employers according to ways of cooperating shows that the

most frequent type of cooperation for both the Strata 1-4 and suburban systems is by sponsoring the coverage and paying part or all of its cost. One suburban system cooperates by sponsoring the coverage and by making payroll deductions.

Sponsorship of Plans

Table 9-B, dealing with sponsorship of the group fidelity plans, indicates that among both groups of systems--Strata 1-4 and suburban--local boards of education are most frequently the agencies which sponsor the fidelity coverage. In only two systems of the Strata 1-4 group does an agency other than the board of education serve as sponsor of the insurance.

Payment of Premiums

Table 9-C contains detailed information concerning the payment of premiums for group fidelity coverage. It shows that in only two systems-one in Strata 1-4 and one in the suburban group-do the employers fail to contribute to the cost of coverage. In all the other cooperating systems (excluding those which did not report the information) the employers pay the entire cost of coverage.

In all of the cooperating suburban systems boards of education are the agencies which pay for the cost of coverage. This is also true of the cooperating Strata 1-4 systems except for two instances in which the local municipality is the agency which bears the cost of coverage.

Among all systems which pay toward the cost of group fidelity coverage, 100 percent is the portion of cost contributed.

Coverage and Eligibility

Table 9-D indicates that, except in 3 of the Strata 1-4 systems and one of the suburban group, coverage in the group fidelity plans is compulsory rather than voluntary.

The table also contains information concerning the different groups of employees eligible for coverage. The information may be summarized in this manner:



^{1/} Allen, Clifford H. School Insurance Administration. New York: Macmillan Co., 1965. p. 77. C Copyright, Clifford H. Allen, 1965.

		ta 1-4	_	urban tems
	Num-	Per-	Num ·	- Per-
	ber	cent	ber	cent
Professional personnel				
eligible (excluding				
systems which did not				
report information)	83	82.2%	57	86.4%
Nonprofessional person-				
nel eligible	77	76.2	53	80.3
Nonschool personnel				
eligible	7	6.9	3	4.5
Some, but not all per-	•		_	
sonnel eligible	3	3.0		
Systems in which em-				
ployers cooperate	101	100.0%	66	100.0%

In 76.2 percent of the cooperating Strata 1-4 systems and 80.3 percent of the cooperating suburban systems, nonprofessional personnel are eligible for the group fidelity plans. In only 6.9 percent of the Strata 1-4 systems and 4.6 percent of the suburban systems are nonschool personnel eligible.

Three of the Strata 1-4 systems extend eligibility in the plans to some, but not all, personnel. Presumably, in these systems eligibility for coverage is limited to those personnel who in the normal course of their work handle relatively large sums of money or expensive instructional equipment.

TABLE 9-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP FIDELITY AND/OR BURGLARY-THEFT (ON SCHOOL PREMISES) INSURANCE

						Coloatas	1
Total sv	stems re-	9	trata, hv	enrollment		_	
_							
	-			-	•		
			•		•		
	10100		,	40,000	24,555		Percent
2	3	4	5	6	7		9
							-
			•••	•••	•••	2	1.0%
. 99	25.4%	28.6%	39.6%	24.6%	22.6%	66	34.2
. 93	23.8	23.8	37.5	21.5	21.9	59	30.6
					••••	1	0.5
. 93	23.8	23.8	37.5	21.5	21.9	59	30.6
•8	2.1	4.8	2.1	3.1	1.5	6	<u> 3.1 </u>
101	25 0	28 6	20 6	24. 6	22.4	6.6	24 0
. 101	2J.7	20.0	37.0	24.0	23.4	00	34.2
. 289	74.1	71.4	60.4	75 · 4	76.6	127	65.8
							100.0%
							200.0%
	porting, more in Number 2 2		porting, 12,000 or more in enrollment 100,000 or more Number Percent 2 3 4	porting, 12,000 or more in enrollment Number Percent	porting, 12,000 or more in enrollment 100,000 50,000 25,000 00 more in enrollment 100,000 50,000 25,000 00 more 99,999 49,999 2 3 4 5 6	porting, 12,000 or more in enrollment Number Percent	porting, 12,000 or more in enrollment Number in enrollment Number Percent 1 2 100,000 50,000- 25,000- 12,000- 12,000- 12,000- 25,000- 12,000-



TABLE 9-B.--SPONSORSHIP OF GROUP FIDELITY AND/OR BURGLARY-THEFT (ON SCHOOL PREMISES)
INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

		stems re-			enrollmen		systems	suburban with less
(signs contract mo		12,000 or enrollment Percent	1 100,000 or more	2 50,000- 99,999	3 25,000- 49,999	4 12,000- 24,999		nt (not in total)
1	2	3	4		6	7	Number 8	Percent 9
Board of education	97	24.9%	28.6%	39.6%	21.5%	22.6%	66	34.2%
Municipality or other local governmental authority	2	0.5	_ • • •	•••	3.1	_ •••	•••	•••
Total for which spon- sorship is indicated .	99	25.4	28.6	39.6	24.6	22.6	66	34.2
Employer cooperates but sponsorship of plan not indicated	2	0.5	• • •	• • •	•••	0.8	•••	• • •
Employer does not coop- erate in group fidelity insurance	<u> 289 </u>	74.1	71.4	60.4	75.4	76.6	127	65.8
Number of school systems reporting	390	100.0%	100.0% 21	100.0% 48	100.0% 65	100.0% 256	193	100.0%

TABLE 9-CPAYMENT OF PREMIUMS F					ON SCHO	OOL
PREMISES) INSURANCE	<u>PLANS IN WH</u>	ICH EMPLO	YERS COOPE	ERATE		
	_				1	d suburban
Payment of premiums Total systems re			enrol1mer			with less
for individual emporting, 12,000		2	3	4	than 12	
ployees (exclusive <u>more in enrollme</u>	— 1	•	25,000-	12,000-	1	ent (not
of dependents) Number Percen	t or more	99,999	49,000	24,999	included	d in total)
					Number	Percent
1 2 3	4	5	6	7	8	9
Extent to which employer		_				
pays cost:						
Employer pays none 1 0.3%		2.1%	• • •	• • •	1	0.5%
Employer pays all 93 23.8	23.8%	37.5	21.5%	21.9%	59	30.6
Information not re-				_ = - 7 - 70		
ported 7 1.8	4.8	• • •	3.1	1.5	6	3.1
Total systems in					-	
which employer co-						
operates 101 25.9	28.6	39.6	24.6	23.4	66	34.2
<u>-</u>	20.0	37.0	24.0	23.4	00	J4 • Z
Agency other than employ-	1					
ee that pays all or part						
of cost:						
Board of education 91 23.3	23.8	37.5	18.4	21.9	59	30.6
Local municipality 2 0.5		• • •	3.1		 	• • •
· · · · · · · · · · · · · · · · · · ·						
Total systems in	i					
which part or all					_	
of cost is paid 93 23.8	23.8	37.5	21.5	21.9	59	30.6
Employer cooperates but					1	
pays no cost or did not						
report information 8 2.1	4.8	2.1	3.1	1.5	7	3.6
					1	
Employer does not cooper-						
ate in group fidelity	1				ļ	
insurance 289 74.1	71.4	60.4	75.4	76.6	127	65.8
Number of school systems 100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
reporting 390	21	48	65	256	193	



TABLE 9-D.--COVERAGE AND ELIGIBILITY, GROUP FIDELITY AND/OR BURGLARY-THEFT (ON SCHOOL PREMISES) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE

Compulsory vs. vol-	Total sy	stems re-			enrollmen	t	systems	suburban with less
untary coverage;	porting,	12,000 or	1	2	3	4	than 12, enrollme	
groups eligible		enrollment	100,000 or more	50,000- 99,999	25,000- 49,999	12,000- 24,999		in total)
	Number	Percent	or more	33,333	47 , 777		Number	Percent
1	2	3	4	5	6	7	8	9
Coverage of employees in group fidelity insurance plan is:	1 e							
Compulsory	90	23.1%	23.8%	37.5%	18.5%	21.5%	57	29.5%
Voluntary	_	0.7	4.8	2.1	• • •	0.4	1	0.5
Information not re-	•	2.1			6.1	1.5	8	4.2
ported	·· <u>8</u>		 					
Total systems in which employer co operates	101	25.9	28.6	39.6	24.6	23.4	66	34.2
Groups of employees eli gible for coverage unde group fidelity insuranc contract:	r							
Professional school personnel	83	21.3	23.8	37.5	16.9	19.1	57	29.5
Nonprofessional scho		19.7	19.0	35.4	16.9	17.6	53	27.5
Nonschool personnel (e.g., firemen, polic	:e) 7	1.8	4.8	2.1	3.1	1.2	3	1.6
Some, but not all, employed personnel.	3	0.7		2.1		0.8		• • •
Information not reported	15	3.8	4.8	<u></u>	7.7	3.5	9	4.7
Total systems in which employer cooperates		25.9	28.6	39.6	24.6	23.4	66	34.2
Employer does not cooperate in group fidelity	y 	7 <i>)</i> . 1	71.4	60.4	75.4	76.6	127	6 <u>5.8</u>
insurance	<u>289</u>	74.1 100.0%	100.0%	100.0%		100.0%		100.0%
Number of school systemereporting		100.0%	21	48	65	256	193	



X. GROUP AUTOMOBILE INSURANCE

School employees are frequently responsible for using either their own or school-owned vehicles for school business. Whether transporting pupils or school property, school employees are personally liable for bodily injury or property damage occurring as a result of accidents. Group automobile insurance may apply to employees who receive direct compensation from the district for the use of their own cars and to those who may occasionally use their privately owned vehicles for school business.

Methods of Employer Cooperation

Table 10-A contains information concerning the various ways in which systems cooperate in providing group automobile insurance to publicschool personnel. It reveals the following high lights:

- Approximately a quarter (25.1 percent) of the Strata 1-4 systems and 44.1 percent of the suburban systems cooperate in providing group automobile insurance.
- For all systems, both Strata 1-4 and suburban, the most frequent form of employer cooperation is sponsoring the insurance, followed closely by paying all the cost of coverage. A very small proportion of systems make payroll deductions.
- For both groups of systems the largest proportion cooperate both by sponsoring the insurance plan and by paying part or all of its cost.

Sponsorship of Plans

Table 10-B shows that local boards of education sponsor the coverage in the vast majority of cases. Among the cooperating Strata 1-4 systems, in three instances the coverage is sponsored by the local municipality; among the suburban group coverage in one system is sponsored by the state education association.

Payment of Premiums

Table 10-C contains detailed information concerning the payment of premiums for group automobile coverage. In the great majority of cooperating systems, both Strata 1-4 and suburban, the entire cost of coverage is borne by

the employer. In two Strata 1-4 systems and one suburban system the cost of coverage is shared by the employers and employees. In six Strata 1-4 systems and four suburban systems the insured employees must bear the entire cost of coverage.

Table 10-C also indicates that in all of the cooperating suburban systems, and all but three of the cooperating Strata 1-4 systems, the local boards of education are the agencies which pay all or part of the cost of coverage.

The modal proportion of cost which cooperating employers contribute, among both groups of systems, is 100 percent. In the one suburban system in which the cost of coverage is shared, the proportion of cost borne by the employer is less than 25 percent.

Coverage and Eligibility

Table 10-D furnishes information concerning compulsory vs. voluntary coverage and the eligibility of various groups of school employees for coverage. Among both cooperating groups of systems--Strata 1-4 and suburban--coverage is compulsory in the vast majority of cases. In only seven of the Strata 1-4 systems and three of the suburban group is coverage reported as voluntary.

Eligibility for coverage under the group plans may be summarized as follows:

	sys Num-	ata 1-4 stems Per- cent	sy Num	burban stems Per- cent
Professional personnel				
eligible (excluding				
systems which did not	05	86.7%	70	91.8%
provide information) . Nonprofessional person-	85	00.7%	78	91.0%
nel eligible	77	78.6	72	84.7
Nonschool personnel eli-	• •	, 0.0	, –	0.117
gible	4	4.1	3	3.5
Systems in which employ-				
ers cooperate	98	100.0%	85	100.0%

A majority of cooperating systems (78.6 percent in Strata 1-4 and 84.7 percent in the suburban group) extend eligibility for coverage to nonprofessional school personnel; small percentages of systems extend it to nonschool personnel.



TABLE 10-A.--WAYS IN WHICH EMPLOYERS COOPERATE IN PROVIDING GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) INSURANCE

	Total s	systems	S	trata, by	enrol1me	nt		suburban with less
Form of cooperation on part of employer	12,000 more in	or n en-	1 100,000	2	3 25,000-	4 12,000- 24,999	than 12, enrollment	
	Num- ber	Per-	or more	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	49,999	24,000	Number	Percent
1	2	3	4	5	6_	7	8	9
Specific ways of cooperating:								
Makes payroll deductions	3	0.8%	4.8%	• • •	1.5%	0.4%	3	1.6%
Sponsors (signs contract with underwriter)	97	24.9	19.1	29.2%	27.7	23.8	84	43.6
Pays all of the cost	86	22.1	14.3	25.0	26.1	21.1	76	39.4
Pays part of the cost	2	0.5		2.1	•••	0.4	1	0.5
Distribution of employers according to ways of cooperating	; :							
Sponsors only	3	0.8		2.1	•••	0.8	2	1.1
Sponsors <u>and</u> makes payroll deductions	3	0.8	4.8	•••	1.5	0.4	1	0.5
Sponsors and pays part or all of the cost	87	22.3	14.3	27.1	26.1	21.1	77	39.9
Makes payroll deductions only	•••	•••			•••	•••	1	0.5
Other cooperation or information not complete	5_	1.3	<u> </u>			1.9	4	2.1
Systems cooperating	. 98	25.1	19.1	29.2	27.7	24.2	85	44.1
Systems not cooperating in any way	. <u>292</u>	74.9	80.9	70.8	72.3	75.8	108	55.9
		100.0%	100.0%	100.0%	100.0%	100.0%	,	100.0
Number of school systems reporting	. 390		21	48	65	256	193	

TABLE 10-B.--SPONSORSHIP OF GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Group or agency which spon- sors (signs contract with underwriter)	report 12,000	or .n en-	S 1 100,000 or more	•	enrol1me 3 25,000- 49,999	4	systems than 12, enrol1me	
	ber_	cent						
1	2	3	4	5	6	7	8	9
Board of education	94	24.1%	19.1%	27.1 % _.	24.6%	23.8%	84	43.6%
Municipality or other local governmental authority	3	0.8		2.1	3.1	• • •	•••	•••
State education association .	<u></u>					• • •	1	0.5
Total for which sponsorship is indicated	97	24.9	19.1	29.2	27.7	23.8	85	44.1
Employer cooperates but sponsorship of plan not clearly indicated	1	0.3				0.4		•••
Employer does not cooperate in automobile insurance	292	74.9	80.9	70.8	72.3	75.8	108	55.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	

TABLE 10-C.--PAYMENT OF PREMIUMS FOR GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) INSURANCE PLANS FOR WHICH EMPLOYERS COOPERATE

Payment of premiums for individual employees (exclusive of dependents)	Total report 12,000 more i rollme	or n en-	1 100,000 or more	2 50,000-	enrollmen 3 25,000- 49,999	12,000- 24,999	systems than 12, enrol1me	
(exclusive of dependence)	Num- ber	Per-	01 11010	,			Number	Percent
1	2	3	4	5	6	7	8	9
Extent to which employer pays cost:								
Employer pays none	6	1.6%	4.8%	2.1%	1.5%	1.1%	4	2.1%
Employer pays part	2	0.5	• • •	2.1	• • •	0.4	1	0.5
Employer pays all	86	22.1	14.3	25.0	26.1	21.1	76	39.4
Information not reported	4	1.0	•••	• • •	•••	1.6	4	2.1
Total systems in which employees cooperate		25.1	19.1	29.2	27.7	24.2	85	44.1
Agency other than employee that pays all or part of cost:								
Board of education	85	21.8	14.3	25.0	23.1	21.5	77	39.9
Local municipality	3_	0.8_	•••	2.1	3.0		<u> </u>	<u>···</u> -
Total systems in which part or all of cost is paid	88	22.6	14.3	27.1	26.1	21.5	77	39.9
Approximate portion of total cost, if any, borne by agency other than employee:								
Less than 25 percent	• • •	•••		● ● *** *#		• • •	1	0.5
100 percent	. 86	22.1	14.3	25.0	26.1	21.1	76	39.4
Portion not reported		0.5	<u> </u>	2.1		0.4		
Total systems in which part or all of cost is paid	. 88	22.6	14.3	27.1	26.1	21.5	77	39.9
Employer cooperates, but pays no cost or did not report information	. 10	2.6	4.8	2.1	1.5	2.7	8	4.2
Employer does not cooperate in group auto insurance		74.9 100.1%*	80.9	70.8 100.0%	72.3 99.9%	75.8 100.0%	108	55.9 100.0%
Number of school systems reporting	. 390		21	48	65	256	193	
*Does not add to total owing	ng to r	ounding o	f percent	<u> </u>				



TABLE 10-D.--COVERAGE AND ELIGIBILITY GROUP AUTOMOBILE (PERSONAL INDEMNITY, AUTOMOBILES USED FOR SCHOOL PURPOSES) INSURANCE PLANS IN WHICH EMPLOYERS COOPERATE IN SOME WAY

Compulation	repor	. systems	S	trata, by		ent	ı	suburban with less
Compulsory vs. voluntary coverage; groups eligible	rollm	in en- ent	1 100,000 or more	2 50,000- 99,999	3 25,000- 49,999	4 12,000- 24,999	than 12, enrollme	000 in
	Num- ber	Per- cent					Number	Percent
1	2	3	4	5	6	7	8	
Coverage of employees in automobile insurance plan is:								
Compulsory	83	21.3%	14.3%	27.1%	23.1%	20.3%	75	38.9%
Voluntary	7	1.8	4.8	2.1	1.5	1.6	3	1.6
Information not reported	8	2.0	•••		3.1	2.3	7	3.6
Total systems in which employer cooperates	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Groups of employees eligible for coverage under automobile insurance contract:								
Professional school personnel	85	21.8	19.1	29.2	24.6	19.9	78	40.4
Nonprofessional school personnel	77	19.7	19.1	25.0	21.5	18.4	72	37.3
Nonschool personnel (e.g., firemen, police)	4	1.0			3.1	0.8	3	1.6
Information not reported	_13	3.3			3.1	4.3	7	3.6
Total systems in which employer cooperates	98	25.1	19.1	29.2	27.7	24.2	85	44.1
Employer does not cooperate in automobile insurance	292	74.9	80.9	70.8	72.3	75 <i>.</i> 8	108	<u>5</u> 5.9
		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Number of school systems reporting	390		21	48	65	256	193	200.076



XI. SYSTEM-BY-SYSTEM REPORTING BY ENROLLMENT OF SCHOOL SYSTEM

Table 11 provides, on a system-by-system basis, detailed information concerning each type of group insurance discussed in the preceding sections. Included for each type of insurance is the following information, listed by column:

Employer Cooperation

Column 2 indicates, by "yes" or "no," whether or not the school system cooperates in making the insurance available.

Payroll Deductions

Column 3 indicates, by "yes" or "no," whether or not the school system makes payroll deductions for the employees' share of the insurance premiums.

Sponsor

Column 4 lists the agency which sponsors the particular insurance program (i.e., signs the master contract with the underwriter). If "other" is listed, further information is contained in column 12.

Underwriter

Column 5 lists the underwriter of the particular insurance plan. In most cases the underwriter is either an insurance company, Blue Cross, or Blue Shield.

Payment of Premiums

Columns 6 and 7 list the proportions of insurance cost borne by the employer and the employee. Wherever possible, specific percentages are provided.

Coverage

Column 8 indicates whether or not the particular insurance coverage is voluntary for eligible employees, and column 9 lists the various groups of employees eligible for coverage under the insurance plan.

Dependent Coverage

Column 10 indicates, by "yes" or "no," whether or not dependents of employees are

eligible for coverage under the insurance plan. Column 11 indicates whether the employee pays all, part, or none of the cost for coverage of his dependents.

Other Types of Insurance

Column 12 contains miscellaneous information concerning any other insurance plans which may be available to employees in the school system. In addition, it cites instances in which more than one plan of a particular type of insurance is available in the system.

Chief among the other types of insurance available in school systems are group-practice clinic plans (which either take the place of hospitalization, medical-surgical, and major-medical plans or are offered as alternatives to these plans), group optical plans, and group dental plans. Although a very small proportion of school systems make these group insurance plans available, they warrant more than passing attention. The chart lists, by stratum, the school systems which cooperate in making these types of group insurance available to employed personnel.

Group practice clinic plans--Group-practice clinic plans provide, on a cooperative basis, a full range of medical services including routine diagnostic examinations and doctors' visits in addition to the standard hospitalization and medical-surgical coverages. Most of these plans are available only in the vicinity of large population centers.

Twenty-seven responding school systems make this type of coverage available to school employees. The plan most frequently mentioned-by 15 systems--was the Kaiser Foundation Health Plan (Berkeley, Cupertino Union, Hayward, Lafayette Elementary, Long Beach, Los Altos, Oakland, Orinda, Palo Alto, San Bernardino, San Leandro, San Mateo, San Mateo Elementary, and Torrance, California; and Hawaii). Other plans mentioned were the Health Insurance Plan of Greater New York (Great Neck, Herricks, Lawrence, and New York City); the Ross-Loos Medical Group (Burbank and Pasadena, California); the Group Health Cooperative of Puget Sound (Shoreline and Seattle, Washington); the San Francisco Employees Health Service System: the Western Clinic (Tacoma, Washington); the

SCHOOL SYSTEMS WHICH INDICATED COOPERATION IN PROVIDING GROUP-PRACTICE CLINIC PLANS, GROUP OPTICAL INSURANCE, AND GROUP DENTAL INSURANCE, 1964-65

Type of			Enrollment stratum	frum	
insurance	1100,000 or more	250,000- 99,999	1 1	412,000- 24,999	Selected suburban systems
Group practice clinic plans	Hawaii New York, N. Y.	Long Beach, Calif. Oakland, Calif. San Francisco, Calif. Seattle, Wash.	Hayward, Calif. Pasadena, Calif. San Bernardino, Calif. Torrance, Calif. Tacoma, Wash.	Berkeley, Calif. Burbank, Calif. Cupertino, Calif. Garden Grove Elem., Calif. Palo Alto, Calif. San Leandro, Calif. San Mateo, Calif. Sweetwater H.S., Chula Vista, Calif. Shoreline, Seattle, Wash.	Lafayette Elem., Calif. Los Altos, Calif. Orinda Elem., Calif. San Mateo Elem., Calif. Great Neck, N. Y. Herricks, New Hyde Park, N. Y. Lawrence, Cedarhurst, N. Y.
Group optical insurance	Duval Co., Jacksonville, Fla.	•	Tacoma, Wash.	Alum Rock Elem., San Jose, Calif. Berkeley, Calif. Shawnee Mission, Kans. Clover Park, Lakewood Center, Wash.	Los Altos, Calif.
Group dental insurance	San Diego, Calif. Duval Co., Jacksonville, Fla.	•	:	Shawnee Mission, Kans. Clover Park, Lakewood Center, Wash.	•



Physicians and Surgeons Association (Garden Grove Elementary, California); and the San Diego Health Association (Sweetwater H.S., Chula Vista, California).

All of the systems above extend provisions of the plans to the dependents of employees and five of the systems (Oakland, Great Neck, Herricks, Lawrence, and New York City), pay part of the cost for dependent coverage.

Group optical insurance--Following are the seven systems which reported cooperation in providing group optical insurance, together with the names of the agencies listed as underwriters:

Duval County, Jacksonville, FloridaProfessional Insurance Corporation
Tacoma, Washington--Western Clinic
Alum Rock Elementary, San Jose, California--Kaiser Foundation Health Plan
Berkeley, California--Kaiser Foundation
Health Plan
Shawnee Mission, Kansas--Continental
Casualty Co.
Clover Park, Lakewood Center, Washington-Pierce Co. Medical Bureau
Los Altos, California--Kaiser Foundation
Health Plan.

In all but one of the systems above (Clover Park) dependents of employees are included in the plans on an employee-pay-all basis.

Group optical insurance may include (a) free optical examinations, (b) the provision of eyeglases, and (c) surgical procedures. Information included with the questionnaire returns made no mention of eyeglasses. Also, it should be noted that most group medical-surgical plans cover eye surgery, and that both eye examinations and surgery would normally be included in group-practice plans such as those mentioned in the preceding section.

Group dental insurance--Following are the systems which reported cooperation in providing group dental coverage, together with the names of the agencies listed as underwriters:

Duval County, Jacksonville, Florida--Professional Life Insurance Co. San Diego, California--Pacific Mutual Life Shawnee Mission, Kansas--Continental Casualty Co.

Clover Park, Lakewood Center, Washington-- Washington Dental.

All of the systems above but Clover Park report that coverage is extended to the dependents of employees on an employee-pay-all basis. Two of the four systems reporting that cooperation was provided in group dental plans specifically stated that such plans were limited to surgical procedures (San Diego, California, and Duval County, Florida). It should be noted that most health insurance plans include oral surgery among their benefits if such surgery is necessitated by injury. It cannot be ascertained from the questionnaire returns whether or not the plans in effect in Shawnee Mission, Kansas, and Clover Park, Washington, include routine dental care under their provisions.

<u>Miscellaneous group plans</u>--Four responding school systems provided information on unusual types of group plans, as follows:

- Clark County, Nevada, reported a voluntary welfare plan in operation in which members have a \$2 payroll-deduction from their salaries each time a fellow member dies or becomes permanently disabled.
- Hastings-on-Hudson, New York, reported cooperation in providing a group travel insurance plan. Coverage under the plan is automatic for professional and nonprofessional personnel, and fully paid by the board of education. The insurance underwriter is Hartford Accident and Indemnity Company.
- Two suburban systems--Williamsville, New York, and New Providence, New Jersey--cooperate in providing insurance against libel, slander, and defamation of character. Coverage under the New Providence plan is automatic for professional and nonprofessional personnel, and is fully paid by the board of education. The insurance underwriter is the Insurance Company of North America. Details of the Williamsville group plan were not furnished.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT

	Employ-	Payro11			Payment of	t of	(S)	181	Dependent	nt cov-	
Stratum, state, school system, and type of insurance	er co- opera- tion	deduc- tions	Sponsor	Underwriter	Employ- Emp	Employ-	Volun- tary	Eligi- bility ^{a/}	erage Covered En	ge Employ-	Other insurance and comments
1	2	3	7	5	1 1	7	æ	6	10	11	12
Stratum 1Enrollment 100,000 or more	00 or more	es d									
CALIFORNIA Los Angeles											
Life	Yes	Yes	*L	Ins. co.	A11	None	Yes		Yes	A11	Bd. of ed. sponsors an
Hosp	Yes	Yes	oĘ		20%	20%	Yes		Yes	A11	additional majmed. in-
Medsurg.	Yes	Yes	of	Sh.	50%	20%	Yes		Yes	A11	surance plan and pays 90%
Majmed.	Yes	Yes	Bd. of ed.		20%	20%	Yes	P, NP	Yes	A11	,
Disability	Yes	Yes	k y		AII	None	Yes		:	:	*Various employee or-
UCC. 11ab	res	ON	ba. or ed.	Tus. co.	None	A11	0,	F, NF	:	:	ganizations.
Fluelity	ON N	:	:	:	:	:	:	:	:	:	
Walto	ON.	:	:	:	:	:	:	:	:	:	
San Diego											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	Ъ	Yes	A11	Dental.
Hosp.	Yes	No		Ins. co.	None	A11	No		Yes	A11	Employee may choose
	Yes	No		Ins. co.	None	A11	No		Yes	A11	from 3 available life in-
Majmed	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	Yes	A11	surance plans.
Disability	Yes	Yes		Ins. co.	A11	None	Yes	4	:	:	
0cc. liab	Yes	No	Bd. of ed.	Ins. co.	None	A11	No		:	:	
Fidelity	Yes	No	of	Ins. co.	None	A11	No	P, NP	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
DISTRICT OF COLUMBIA											
Washington											
Life	Yes	Yes		Ins. co.	2/29	33%	No		No	:	Four hosp. and med
Hosp	Yes	Yes			20%	20%	Yes	P, NP	Yes	Part	surg. insurance plans spon-
Medsurg	Yes	Yes	Fed. govt	Bl. Sh.	20%	20%	, es	P, NP	Yes	Part	ed-50% or les
Majmed.	oN :	:	:	:	:	:	:	:	:	:	by the sch. bd. depending
Disability	ON :	:	:	:	:	:	:	:	:	:	on plan selected and
Occ. Itab.	ON :	:	:	:	:	:	:	:	:	:	cher
Fidelity	ON I	:	:	:	:	:	:	:	:	:	18 sel Ted.
Auto	No	:	:	:	:	:	:	÷	:	:	
FIORIDA											
Dade Co. (P. O. Miami)	•										
Life	\sqrt{q} oN	:	:	:	:	:	:	:	:	:	:
Hosp.	Yes	Yes			80%	20%	Yes	P, NP	Yes	A11	
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	80%	20%	Yes	P, NP	Yes	A 11	
Majmed	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	208	20%	Yes	P, NP	Yes	Part	
Disability	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	P, NP	:	:	
0cc. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	:	:	:	:	:	:	:	:	:	:	

1	2	3	4	5	9	7	8	6	10	11	12
Duval Co. (P. O. Jackson-							,				
Life	Yes	Yes	of	Ins. co.	A11	None	Yes	P, NP	Yes	A11	Employee may choose
Mod sente	Yes	Yes	of		A11	None	Yes	P, NP	Yes	A11	avai1
Maimed	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes		Yes	A11	ins. plans.
Disability	Tes	Yes	of		A11	None	Yes	F, NF	Yes	Ail	Employee may choose
Occ. 1iab	No	:	:		:		2	•	: :	:	irom rour avallable bosp.
Fidelity	No	:		:	:	:			: :	: :	
Auto	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:	Dental.
GEORGIA											
Life	Ves	Vec	Tocal court		4.00		;	!	i	•	
Hosp.	Yes	Yes Ves	Local Asen	1115. CU.	Part A11	Part	ON	P, NP, NS	Yes	A11	:
Medsurg.	Yes	Yes		B1. Sh.	A11	None	Yes	P, NP	Yes	A11	
Majmed.	No	:	:		:		:	ͺ.	9	170	
Disability	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	<u>-</u>	: :	: :	
Occ. Liab.	& :	:	:	:	:	:	:	:	:	:	
Fluelity	ON :	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
HAWAII											
Life	No	:	:	:	;	;	•	•	,		
Hosp.	Yes	Yes	State	Ins. co.	20%	20%	Yes	P. NP. NS	Ves	۸11	Group-practice cinic
Medsurg.	Yes	Yes	State	Ins. co.	20%	20%	Yes	É	Ves	A 1.1	Fran avariante. Employee may choose
Majmed.	Yes	Yes	State	Ins. co.	202	20%	Yes		Yes	A11	from three available nlane
Disability	S.	:;			:	:	:	•	:	¦ :	for hosp., medsurg., and
DCC. 11ab	Yes	No	St. Assn	Ins. co.	None	A11	Yes	Ъ	:	:	majmed. insurance.
Fide Lity	ON S	:	:	:	:	:	:	:	:	:	
Auto	ON ON	:	:	:	:	:	:	:	:	:	
ILLINOIS											
Chicago											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P. NP	No		
Hosp.	Yes	Yes		B1. Cr.	A11	None	Yes	P, NP, NS	Yes	A11	•
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP, NS	Yes	A11	
Majmed.	No.	:	:	:	:	:	:	:	:	:	
Disability	NOE/	: ;	•	: .	:	•	:	:	:	:	
######################################	res	0 K	OL	No info.	~	A11	No	No info.	:	:	
Auto	res	ON N	Bd. or ed.	No info.	No info.	No info.	Yes	No info.	:	:	
One	ON N	:	:	:	:	:	:	:	:	;	
INDIANA											
Indianapolis											
Life	Yes	Yes		Ins. co.	202	202	Yes	P, NP	No	:	Employee may choose
Hosp	Yes	Yes			A11	None	Yes	P, NP	Yes	A11	
Med. surg.	Yes	Yes			A11	None	Yes	P, NP	Yes	A11	for hosp. and medsurg.
naj med	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P, NP	Yes	A11	
Occ. Hab	0 2	:	:	:	:	:	:	:	:	:	
Fidelity	N ON	: :	•	:	:	•	:	:	:	:	
Auto	Q N		:	:	:	:	:	:	:	:	
		:		:	:	•	:	:	:	:	

 $\frac{a}{b}$ / Rey: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC Full Taxt Provided by ERIC

1	Stratum, state, school system, and twne of insurance	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	of ms	Cov Volun-	Coverage n- Eligi-	Dependent erage	a e	Other insurance
# Secretary (P. O. 1972) P.	To adda aum	tion				pays	uproy-	taly	0111ty-	nonere		and congents
1-Encilopent 100,000 or more (Continued) 25 Part 10 Part 100,000 or more (Continued) 25 Part 10 Part 25 Part	1	2	3	7	5	9	7	ω	6	10	11	12
## Second Color 1.5	Stratum 1Enrollment 100,0	000 or more	E (Contin	ned)								
Second Color Col	TOILL STANA											
12 12 12 13 14 15 15 15 15 15 15 15	Parish (P.											
1 1 1 1 1 1 1 1 1 1	New Orleans)			,		ě	į	1				
1 1 1 1 1 1 1 1 1 1	•	Yes	Yes	ot		88%	12%	Yes	NP,	No	• •	Employee may choose
15 15 15 15 15 15 15 15	nosp.	res	res	OI		AII	None	Yes	NP,	Yes	A11	from two available disabil-
15 15 15 15 15 15 15 15	Med.=surg.	Yes	Yes	ot o		A11	None	Yes	Ν,	Yes	A11	ity insurance plans.
1.	Maj. med.	Yes	Yes	9	_	AII	None	Yes	NP,	Yes	A11	
11 12 12 12 13 13 14 15 15 15 15 15 15 15	Disability	Yes	Yes	OI		AII	None	Yes	MP,	:	:	
The color of the	12.40.14+**	S S	:	:	•	:	:	:	:	:	:	
No. Yes Yes Local Assn Ins. co. All None Yes P, NP No No No No No No No	Anto	No.	:	:	•	:	:	:	:	:	:	
No. Yes Yes Local Asen Liss Cr. All None Yes P, NP Yes Yes P, N		2	:	:	:	:	:	:	:	:	:	
Yee												
No. Yes Yes Local Assn B1. Gr. All None Yes P. NP Yes All Yes Ye	MARYLAND											
Yes Yes Local Assn List co. Ali None Yes P, NP Yes Ali Yes P, NP Yes Ali Yes P, NP Yes Ali Yes Yes Ali Yes P, NP Yes Ali Yes Yes Yes Ali Yes Yes Yes Yes Ali Yes	Baltimore City											
Yes Yes Yes Local Assn Bl. Gr. All None Yes Pl. NP Yes All Yes Pl. NP Y	Life	Yes	Yes	Local Assn		A11	None	Yes		No	:	:
Yes Yes Yes Local Assn Bl. Sh. All None Yes P. NP Yes All Yes Ye	Hosp.	Yes	Yes	Local Assn		A11	None	Yes		Yes	A11	
11	Medsurg.	Yes	Yes	Local Assn	0,1	A11	None	Yes		Yes	A11	
11ty No No No No No No No N	Maj-med.	Yes	Yes			A11	None	Yes		Yes	A11	
No No No No No No No No	Disability	Yes	Yes			A11	None	Yes	д	:	:	
ref Co. (P. 0. No		No.	:	:	•	:	:	:	:	:	:	
No No No No No No No No	Fidelity	ON S	:	:	•	:	:	:	:	:	:	
No No No No No No No No		ON N	:	:	•	:	:	:	:	:	:	
No	Co. (P.											
No.	•											
Fig. 1. Yes Yes Bd. of ed. B1. Cr. All None Yes P, NP Yes All Isability. Surd. Yes Yes Bd. of ed. B1. Sh. All None Yes P, NP Yes All Isability. Dility Yes Yes Bd. of ed. B1. Cr. B1. Sh. All None Yes P, NP Yes All Isability. Dility Yes Yes Bd. of ed. Ins. co. None All No P, NP Yes All Isability. The None All None Yes P, NP Yes All Isability. The None All None Yes P, NP Yes All Isability. The None All None Yes P, NP Yes All Isability. The None All None Yes P, NP Yes All Isability. The None All None Yes P, NP Yes All Isability. The None Yes P, NP Yes All Isability. The None Yes P, NP Yes All Isability. The None Yes P, NP Yes P, NP Yes P, NP Yes P, NP Yes Part Sponsored. Bd. of ed. Ins. co. All None Yes P, NP Yes All Second plan while the entile by NP Yes P,	Life	No	:	:	•	:	:	:	;	;	;	Sun-ownership of auto
Serge Yes Yes Bd. of ed. Bl. Sh. All None Yes P, NP Yes No Bd. of ed. Ins. co. None All No P, NP Yes No Bd. of ed. Ins. co. None All No P, NP Yes No Bd. of ed. Ins. co. None All No P, NP Yes No Bd. of ed. Ins. co. None All No P, NP Yes Part Sponsored. Bd. of ed. Ins. co. None All No P, NP Yes Part Sponsored. Bd. of ed. Ins. co. ST 95% Yes P, NP Yes Part 10% of the cost towned. Yes Yes Bd. of ed. Ins. co. ST 95% Yes P, NP Yes Part 10% of the cost towned. Yes Yes Bd. of ed. Ins. co. ST 95% Yes P, NP Yes Part 10% of the cost towned. Yes Yes Bd. of ed. Ins. co. ST 95% Yes P, NP Yes Part 10% of the cost towned. Yes Yes Bd. of ed. Ins. co. ST 95% Yes P, NP Yes Part 10% of the cost towned. Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes Part 10% of the cost towned. Yes Yes Bd. of ed. Ins. co. All None Yes P, NP		Yes	Yes	jo .	Gr.	A11	None	Yes		Yes	A11	10.4
March Yes Yes Bd. of ed. Bl. Cr Bl. Sh. All None Yes P, NP Yes All None Yes P, NP Yes Bd. of ed. Ins. co. None All None Yes P, NP Yes No Bd. of ed. Ins. co. None All No P, NP Yes No Bd. of ed. Ins. co. None All No P, NP Yes All Three life ins. Yes	Medsurg	Yes	Yes	of		A11	None	Yes		Yes	A11	•
bility Yes Yes No Bd. of ed. Ins. co. None All None Yes P, NP 1iab. Yes No Bd. of ed. Ins. co. None All No P, NP Yes No Bd. of ed. Ins. co. None All No P, NP the Yes No Bd. of ed. Ins. co. None All No P, NP Yes No Bd. of ed. Ins. co. None All Yes P, NP Yes Bd. of ed. Ins. co. S% 95% Yes P, NP Yes Part sponsored. Bd. of sured. S% 95% Yes P, NP Yes Part 10% of the cost tow and the thile Yes Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes Part 10% of the cost tow and the thile Yes Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes Part 10% of the cost tow and the thile Yes Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes Part 10% of the cost tow and the thile Yes Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes P, NP Yes Yes P, NP Yes Yes No Premium on the thill Yes No Premium On the Thill Yes Yes No Premium On the Thill Yes Yes No Premium On the Thill Yes	Majmed	Yes	Yes	oŧ	Cr B1.	A11	None	Yes		Jes	A11	
114b	Disability	Yes	Yes	of.		A11	None	Yes		:	:	
11ty Yes No Bd. of ed. Ins. co. None All No P, NP	Occ. liab	Yes	No	of.		None	A11	No		:	:	
t Three life ins. Short	Fidelity	Yes	No	of.		None	A11	No		:	:	
t. Yes Yes Bd. of ed. Ins. co. None All Yes P, NP Yes All Three life ins. Yes Yes Bd. of ed. Ins. co. 5% 95% Yes P, NP Yes Part sponsored. Bd. of sold of ed. Ins. co. 5% 95% Yes P, NP Yes Part 10% of the cost town Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes All second plan while the bility No ployee pays the ent lab. No premium on the thin No high Yes No premium on the thin the thin No high Yes No premium on the thin the thin No high Yes No premium on the thin high Yes No high Yes Yes No high Yes Yes No high Yes No high Yes Yes No high Yes Yes No high Yes Yes No high Yes Yes Yes No high Yes Yes Yes No high Yes		Yes	No	oę.		None	A11	No		:	:	
t. Yes Yes Bd. of ed. Ins. co. None All Yes P, NP Yes Part sponsored. Bd. of ed. Ins. co. 5% 95% Yes P, NP Yes Part sponsored. Bd. of ed. Ins. co. 5% 95% Yes P, NP Yes Part 10% of the cost tox surg. Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes All second plan while the billity ployee pays the ent liab premium on the thin No No premium on the thin lity no no not not the thin lity no no not not not the thin lity no no not not not not not not not not n												
None All Yes Yes Bd. of ed. Ins. co. None All Yes P, NP Yes Part sponsored. Bd. of Surg.	MICHIGAN											
Yes Yes Bd. of ed. Ins. co. None All Yes P, NP Yes Part Sponsored. Bd. of ed. Surg. Sar 95% Yes P, NP Yes Part Sponsored. Bd. of ed. Surg. Surg. Yes P, NP Yes Part 10% of the cost towns Surg. Yes Bd. of ed. Ins. co. All None Yes P, NP Yes All Ployee pays the ent Sulity No	Detroit	:	1	•			ì					
Yes Yes P, NP Yes Part sponsored. Bd. of 10 1		Yes	Yes	ot		None	A11	Yes		Yes	A11	ife ins.
Yes Yes P. NP Yes Part 10% of the cost town of the cost town 10 1	Hosp.	Yes	Yes	oŧ		2%	95%	Yes		Yes	Part	
Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes All Stone Yes All None Yes P, NP ployee pays the pays the pays the pays the premium on th	Medsurg.	Yes	Yes	oŧ		5%	95%	Yes		Yes	Part	the cost to
Yes Yes Bd. of ed. Ins. co. A11 None Yes P, NP ployee pays the premium on the premium on the No premium on the No	Majmed.	Yes	Yes	oĘ		A11	None	Yes		Yes	A11	plan while the e
No premium on the premium on the premium on the	Disability	Yes	Yes	of.		A11	None	Yes		:	:	
No No	Occ. Liab.	oN :	:	:	:	:	:	:	:	:	:	premium on the third plan.
oN	Fidelity	ON	:	:	:	:	:	:	:	:	:	
		No	:	:	:	:	:	:	:	:	:	

1	2	3	7	5	9	7	∞	6	10	11	12
MISSOURI											
St. Louis Tife	Ç.										
Hosp.	Yes	Yes	St. Assn	81. Cr.	••• A11	None	. X	d d d	N N N	••• •••	•
- G	Yes	Yes	St. Assn	B1. Sh.	A11	None	Ves	dN d	Nes A	77.7 V 1 1	
Majmed.	Yes	Yes			A11	None	Yes		Yes	A11	
Disability	Yes	Yes		Ins. co.	A11	None	Yes		:	:	
0cc. liab	No	:	:	:	:	:	:		•	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
NEW YORK											
New York City											
Life	No	:	:	:	:	:	:	•	:	:	Group-practice clinic
Hosp.	Yes	Yes	Local govt	Cr.	20%	20%	Yes	P. NP. NS	Yes	Part	plan available.
Medsurg.	Yes	Yes	Local govt	B1. Cr.	20%	20%	Yes	P, NP, NS	Yes	Part	
Majmed.	/ G oN	:	:	:	:	:	:		:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. liab	No	:	•	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
OHIO											
Cleveland											
Life	No	:	:	:	:	:	:	•	:	:	•
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes		Yes	A11	
Medsurg.	Yes	Yes	Bd. of ed.		A11	None	Yes	Q 4	Yes	A11	
Majmed.	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No.	:	:	:	•	•	:	:	:	:	
Auto	No No	:	:	:	:	:	:	•	:	:	
PENNSYLVANIA											
Fulladelphia	i	;	•		č	i	1				
Lite	Yes	Yes	ot V	Ins. co.	20% 0.0%	50%	Yes	Ŗ B	No	:	•
Hosp	Yes	Yes	or .	B1. Cr.	%98 %98	14%	Yes	P, NP, NS	Yes	Part	
Med. surg.	Yes	Yes	Ö	B1. Sh.	20%	50%	Yes	N.	Yes	Part	
Maj.=med.	Yes	Yes	or O		20%	50%	Yes		Yes	Part	
Disability	Yes	Yes	10 Y		20%	20%	Yes	N.	•	:	
0000 11ab	No.	o N	bd. of ed.		None	A11	o s	Ä,	:	:	
Anto	r on	2	5	Lus. co.	Notice	AII	ON CO	F, NF, NS	:	:	
Auco	ON O	:	:	:	:	:	:	:	:	:	
TENNESSEE											
Memphis											
Life	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	No	P, NP	Yes	A11	Two life ins. policies
Hosp	No	:	•	:	•	:	:	:	:	:	sponsored.
Medsurg.	No	:		•	:	:	:	:	:	:	
Ma -med.	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	No		Yes	A11	premium for second plan
Disability	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	P, NP	:	:	and benefits based on in-
Occ. liab.	oN :	: ;			: ;	• 1	:	:	:	:	соше.
Fidelity	Yes	ON N	Bd. of ed.	Ins. co.	None	A11	S S	4	:	:	
Auto	S S	:	:	•	:	:	:	•	:	:	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.



;

TABLE 11. -- GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

) 0			i	an offers	ins. 54. es \$50 per	loyee.					in offers	ins. Bd.	es \$50 per	loyee.							sponsors an	ins. plan	the cost.							sors an	hosp., med	ed., ins.					
Other insurance and comments	12			*A package plan offers	of ed. contributes \$5	for					*A package plan offers	life and health ins.		ir. for each employee.							Bd. of ed. spo	11 211	and pays 50% of							St. Assn sponsors an	additional life, hosp., med	Surg., and majmed., ins.	p.ran.				
t cov-	ee pays 11		,	7 11	A11	A11	:	:	: :	•	A11	A11	A 11	A 11	:	:	:	:			:	A11	All	AII	:	• •	:			A 11	V 11	A11	AII	:	:	:	:
Dependent erage Covered En	10			Yes	Yes	Yes	:	:	: :	•	Yes	Yes	Yes	Yes	6) •	:	:	:			No	Yes	Yes	Yes	•	• •	: :			Yes	Yes	Yes	Yes	:	•	:	•
Coverage un- Eligi- y bilitya/	6			P, R	P, NP	P, NP	:	:	: :	•	dN.	P, NP		P, NP	P, NP	:	:	:								F, NF							т, Ч		•	•	:
Cov Volun- tary	8			Yes	Yes	Yes	:	:	: :		Yes	Yes	Yes	Yes	Yes	:	:	•			Yes	Yes	Yes	Yes	Yes	2 2	;			Yes	Yes	Yes	Yes	res	:	:	:
ums Employ-	er pays			Part*	Partx	Part*	:	:	: :		Part*	Part	Part*	Part*	None	:	:	:			Part	A11	A11	A11	None	A11	:			None	None	None	None	None	:	:	:
15 E	ee pays 6			Part	Part	Part	:	:	: :	•	Part	Part	Part	Part	A 11	:	:	:			Fart	None	None	None	AII	None	:			A 11	A11	A 11	A 11	AII	•	:	:
Underwriter	5			Ins. co.	81. Cr.			:	•	•	Ins. co.	_	Sh.	O	Ins. co.	:	:	:			Ins. co.		Sh.	Bl. Cr. & Bl. Sh.		Ins. co.				Ins. co.			_	Ins. co.	•	•	•
Sponsor	4	(pər		oĘ	Ed of ed.	g g	:	:	: :	• •	Bd. of ed.	of	Bd. of ed.	of.	Bd. of ed.	:	:	:			Ret. sys.	of	of	of.	9	Bd. of ed.	; :			Local Assn	Local Assn			Local Assn	:	•	:
Payroll deduc-	3	(Continued)		Yes	Yes	Yes	:	:	• •	:	Aps.	Yes	Yes	Yes	Ye	:	:	:			Yes	Yes	Yes	Yes	Yes	0 g	2:			Yes	Yes	Yes	Yes	Yes	:	:	•
Employ- er co- opera-	c1 0n	00 or more		Yes	Yes	Yes	No	No.	o z	2	N N	Yes	Yes	Yes	Yes	S :	o :	2			Yes	Yes	Yes	Yes	Yes	Yes	2 S	999,999		Yes	Yes	Yes	Yes	Yes	o v	2 2	ON.
Stratum, state, school system, and type of insurance	1	Stratum 1Enrollment 100,000 or more	TEXAS Dallas	Life	Hosp.	Majmed.	Disability	Occ. liab.	Fidelity		Houston 11fe		Medsurg	Majmed.	Disability	Occ. liab	Fidelity	AUEO	NI SNOWS HI	Milwankee	Life	Hosp	Medsurg	Majmed.	0	Occ. Llab	Auto	Stratum ZEnrollment 50,000-99,999	ALABAMA Birmingham	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. Liab		Αυτο

	2 :	: ;			• •	:	:		:	:	• •
	res	Yes			A11	None	Yes		Yes	A11	
Med.=surg.	Yes	K es	Bd. or ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	A 11	
Maj.=med.	0 1	: ;	:		• ;	• ;	:	:	:	:	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	%09	70 7	Yes	P, NP	:	:	
Occ. Ilab.	ON :	: ;	•		:	:	:	:	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	A11	Yes	P, NP	:	:	
Auto	No No	:	•	•	:	:	:	:	:	:	
Mobile Co. (P. O. Mobile)											
:	Yes	Yes	Local Assn	Ins. co.	A11	None	Ves	dN d	Ves	Δ11	
Hosp.	Yes	Yes	Local Assn	9	A11	None	X d		Yes Ves	A11	•
70	Yes	Yes			A11	None	No o		Yes	A11	
Maimed.	Yes	Yes			A11	None	Yes Ves		Tes Vos	A11	
Disability	Yes	Yes			A11	None	Yes	dN d	57	110	
0cc. 1fab	No	•						717 6 7	• •	•	
Fidelity	No	:	:	• •	•	:					
Auto	No	:	:	:	:	:	:	•	:	: :	
CALIFORNIA											
Fresno											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P. NP	cN		St. Assn snonsors an
Hosp.	Yes	Yes	3र्व. क्ट टव.	C)	20%	50%	Yes	P. MP	Yes	Part	additional hosp, med
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	20%	20%	Yes	P, NP	Yes	Part	surg. ins. plan.
Majmed.	No	:	:	:	:	:	:	:	:	:	•
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	No info	8 N	:	:	
Occ. liab.	No	:	:	•	:	:	:	•	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	Yes	No No	Bd. of ed.	Ins. co.	A11	None	Yes	P, NF	:	:	
Long Beach											
Life	Yes	Yes	AS		A11	None	Yes	1	No	:	Group-practice clinic
Hosp.	Yes	Yes	οĘ		Part	Par t *	Ño	P, NP	Yes	A11	plan available.
Medsurg.	Yes	Yes		Ins. co.	Part	Part*	No		Yes	A 11	*Employee may choose
Majmed.	Yes	Yes			Part	Par t *	No	P, NP	Yes	A11	from three available plans
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	Ъ	:	:	for each of the following:
Occ. Ilab.	on ;	:	:	:	:	:	:	:	:	:	
Flacilty	ON :	:	:	•	:	:	:	:	:	:	med. The Bd. of ed. pays
Auto	NO NO	:	:	:	:	:	:	:	:	:	\$6.18 per month toward the cost.
Oakland											
Life	Yes	Yes			A11	None	Yes	4	Yes	A11	Group-practice clinic
Hosp.	Yes	Yes	of		2%	95%	Yes		Yes	Part	plan available.
Medsurg.	Yes	Yes	oĘ	Sh.	5%	95%	Yes	P, NP	Yes	Part	Employee may choose
Majmed.	Yes	Yes		O	2%	95%	Yes	P, NP	Yes	Pari	from two available plans
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	Ъ	:	:	for each of the following:
Occ. Hab.	oN :	:;	•		:	• 1	:		:	:	hosp., medsurg., and
Fidelity	Yes	on ;	, p		None	A11	S S	P, NP	:	:	majmed.
Auto	Yes	ON.	של של עם	Tue 00	:						

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

ERIC Full Text Provided by ERIC

Stratum, state, school system, and type of insurance	Employ- er co- opera- tion	Payroll deduc- tions	Sponsor	Underwriter	Payment of premiums Employ- Empl	ums Employer pays	Cov Volun- tary	Coverage un- Eligi- y bilitya/	Dependent erage Covered En	it cov-	Other insurance and comments
1	2	3	7	5	9	7	8	6	10	11	12
Stratum 2Enrollment 50,000-99,999		(Continued)	CT .								
CALLFORNIA (Continued)											
Life	No	•	•	•	,						4.400000
	Yes	Yes	Bd. of ed.	Ins. co.	729	33%	. og	: <u>e</u>	A	۸11	Group-practice cinic
Medsurg	Yes	Yes	of		2.19	33%	N ON	N N	Yes	A11	pran avaitable,
Majmed.	Yes	Yes	Bd. of ed.	Ins. co.	%19	33%	No	N.	Yes	A11	
Disability	No	:	:	:	:	:	:		:	:	
	No	• •	,		:;	• •	:	:	:	:	
Auto	No	2 ·	or or eq.	Lus. co.	None	A11	og :	F, NP, NS	: :		
									1		
COLORADO											
Denver			1								
Lite	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	No	No info.	No	:	•
:	o k	:	:	:	:	:	:	:	:	•	
	o k	:	:	•	:	:	:	:	:	:	
najmed	0 ×	:	:	:	:	:	:	:	:	:	
Occ. Hab	2 2	•	:	:	:	:	:	•	:	:	
Fidelity	O N	•	•	•	:	:	:	:	:	:	
	2 2		•	•	:	:	:	•	:	:	
• • • • • • • • • • • • • • • • • • • •	2	:	:	•	:	:	:	•	:	:	
5											
Broward Co. (F. U. Ft. Lauderdale)											
Life	Ves	Ves	Rd, of ed.	Inc	03%	7.	Vec	div d	()		T
Hosp	Yes	Yes	of		A11	None	Yes		Yes	A 11	from two available plans
Medsurg	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes		Yes	A11.	for hosp, medsurg. and
Majmed.	Yes	Yes	oĘ	B1. Cr.	A11	None	v es	P, NP	Yes	A11	
Disability	Yes	No	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:	•
	S S	: 4			• ;	: ;	:;		:	:	
ruettly	res	ON N	ba. or ea.	Tus. co.	None	AII	ON N	P, NP	:	:	
	2	•	:	:	:	:	:	:	:	:	
Hillsborough Co. (P. O.											
Life	Yes	Yes		Ins. co.	20%	20%	No	P, NP	No	:	•
Hosp.	Yes	Yes	of		A11	None	Yes		Yes	A11	
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	A11	
Majmed.	oN :	: ;	:		• 1	:	:	:	:	:	
Disability	Yes	Yes	Bd. or ed.	Ins. co.	AII	None	Yes	Д	:	:	
Fidelity	o y	:	•	• 1	•	:	:	:	:	:	
Auto	O N	• •	• 1	• •	:	:	:	:	:	:	
	}	:	:	•	•	:	:	:	:	:	

	ਰ					67
7.7	Employee may choose from two available plans for hosp., medsurg., and disability.	:	:	Two life ins. policies sponsored. Employee pays entire premium for second plan.	:	employed personnel.
	A11 A11 A11 A11	A111 A111 A111 	A11 A11 A11 	A11 A11 A11 A11	A111 A111	ployed
2	Yes Yes Yes	Yes Yes Yes	Mo Yes Yes Yes Yes	Yes Yes Yes	No Yes Yes	but not all, em
`	P, NP P, NP P, NP P, NP	P, NP	P, NP P, NP P, NP P, NP P, NP P, NP	P, NP	P, NP P, NP F, NP	Some, but n
,	Yes Yes Yes	Yes Yes No No	Yes Yes Yes Yes	No No No Yes	8 8 8	s -
	None None None None None	None A.11 A.11	50% None None None None	A11 A11 A11 None None	None None None A11	personne
,	A11 A11 A11 A11	A11 A11 None None	50% A11 A11 A11 A11	None None None A11 A11	A11 A11 A11 None	- Non-school personnel;
	B1. Cr. B1. Sh. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co.	Ins. co. B1. Cr. B1. Sh. B1. Cr. & B1. Sh. Ins. co	Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	1	- Non-professional personnel; NS - N
	Local Assn Local Assn Local Assn Local Assn	Bd. of ed. Bd. of ed. Bd. of ed Bd. of ed.	Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed	St. Assn Bd. of ed. Bd. of ed Bd. of ed.	Non-profession
,	Yes Yes Yes	Yes Yes No No No	Yes Yes Yes Yes	No No No Yes Yes		
	No Yes Yes Yes Yes No No	No Yes Yes Yes No No	Yes Yes Yes Yes No No	Yes Yes Yes Yes No No	Yes Yes Yes No No No No	ersonnel
	Oranga Co. (P. O. Orlando) Life Hosp Medsurg Majmed. Disability Occ. liab Fidelity Auto	West Palm Beach) Life Hosp Medsurg Majmed Disability Fidelity Auto	Life Life Hosp Medsurg. Majmed Disability Cc. liab. Fidelity	GEORGIA De Kalb Co. (P. 0. Decatur) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	hita life losp edsurg. ajmed. isability cc. liab. idelity	$\frac{a}{b}$ Key: P - Professional personnel; NP $\frac{b}{b}$ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

1 1 1 1 1 1 1 1 1 1	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	nt of iums	Volun-	Coverage n- Eligi-	Dependent	12 29	Other insurance	
rem, and type of insurance	opers- tion	C1008			Employ- ee pays	Employ- er pays	tary	bility#/	Covered	Employ- ee pays	and comments	
1	2	3	7	5	9	7	8	6	10	11	12	
Stratum 2Enrollment 50,000-99,999 (Continued)	666,66-0	(Continue	d)									
Jefferson Co. (P. O. Louisville)												
Life	Yes	Yes		Ins. co.	A11	None	Yes	ď	Yes	A 11	:	
Hosp.	Yes	Yes	οĘ	B1. Cr.	A 11	None	Yes	•	No	:		
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	A1 1	None	Yes	P, NP	No	:		
Majmed	No Soy				• • •	•		:	:	:		
Occ. liab.	No No	saI	SE. ASSU	Tus. co.	AII	None	Yes	2 4	:	:		
	Yes	No	Bd. of ed.	Ins. co.	None	A11	2	P. NP	: :	• •		
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No		:	:		
Louisville												
Life	No	:	:	:	:	:	:	:	:	:	•	
Hosp	Yes	Yes	Local Assn	Gr.	A11	None	Yes	P. MP	Yes	A11		
Medsurg.	Yes	Yes	Local Assn	B1. Sh.	A11	None	Yes	P, MP	Yes	A11		
Majmed.	No	:		:	:	:	:		:	:		
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	,es	P, 10	:	:		
::	No	:	:	:	:	:	:	:	;	:		
	ON X	:	:	:	:	:	:	:	•	:		
Auto	2	:	:	:	:	:	:	:	:	:		
1 7 114 0 10 114 1												
Caddo Darfeh (P. O												
Shreveport)												
Life	Yes	Yes	of	Ins. co.	202	202	Yes	P, NP	Yes	A11	:	
новр.	Yes	Yes	of		20%	20%	Yes	P, NP	Yes	A 11		
Medsurg.	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	Yes	P, NP	Yes	A 11		
Maj. "Bed.	ON S	:	:	:	:	:	:	:	:	:		
Occ. Hab	S 2	:	:	:	:	:	:	:	:	:		
	e e				: :	: :	: :	•	• •	• •		
	No	:	:	:	:	:	:	:	:	:		
East Baton Rouge Parish												
(F. U. Baton Kouge)	Vos	Voe	R 1 of od	Tue	204	£03	Q.	9	QX.			
	Yes	Yes	of o		105	502		r, 1	Ves	÷:-	•	
- 100	Yes	Yes	of o		50%	50%	2 2	, d	Yes	A11		
	Yes	Yes	of o		50%	20%	Q Q	P, NP	Yes	A11		
Disability	No	:			:	: :	:					
0cc. liab	No	:	:	:	:	:		:	•	:		
	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		

MARYLAND											
Anne Arundel Co. (P. 0.											
Annapolis)	S.		,		;	;	:	:		:	•
•	Yes	Yes	Rd. of ed.	B1. Cr.	A11	None	Yes	P. NP	Yes	A11	
Medsurg.	N N	:		•••	:	:	:	. :	:	:	
Maimed.	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 11ab	No	:	:	:	:	:	:	:	:	:	
Fidelit,	No	•	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Montgomery Co. (P. 0.											
Life	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	Yes	P, NP	No	• 1	Two life ins. plans
	Yes	Yes	oĘ		20%	20%	Yes		Yes	A11	
Medsurg	Xe s	Yes	. of	,	50%	20%	Yes	P, NP	Yes	A11	
Мајmed	Yes	Yes	Bd. of ed.	Bl. Cr. & Bl. Sh.	20%	20%	Yes	P, NP	Yes	AII	premium for second plan.
Disability	No.	:	:	•	:	:	:	:	:	:	Non-content of auco
Occ. Liab.	oN :	: ;	: 1		None		: 6	: <u>6</u>	:	:	119711159.
Fidelity	Yes	일 :	e c		None	A11	2 5	r, ur	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	AII	ON ON	r, nr	:	:	
Prince Georges Co.											
Life	No	:	:		• •	: ;	: :	: !	: ;	• • •	Employee may choose
Hosp.	Yes	Yes	ë,		A11	None	Yes	r, Nr	Yes	A11	for each of the following:
Medsurg.	Yes	Yes	or or	sn.	A11	None	Sal	r, 18	100	A11	hoer med serve and
Majmed.	Yes	Yes	Bd. or ed.	BI. Cr. & BI. Sh.	AII	None	Xe8	r, nr	S D I	VIV	Hosp., med. surg., alm mai -mod.
	oN :	:	:	:	:	:	:		:	:	ma). mee.
Occ. Itab.	ON !	: ;	4		Non-				:	:	
Fidelity	Yes	9 S	Ba. or ea.	Ins. co.	None	All	2 2	r, Mr	•	• ;	
Ψητο	Ies	9	10		rait	Iair	2	•	:	:	
MASSACHUSETTS											
Boston										ı	
Life	Yes	Yes		Ins. co.	50%	20%	N :	, 당	Yes	Part	•
Hosp.	Yes	Yes			20%	200	Q ;	Ä,	res	Part	
Medsurg	Yes	Yes		Sh.	20°	%nc	2 5	F, NF, NS	Z Z	rait	
Majmed.	Yes	Yes	Local gove	BI. Cr. & BI. Sn.	% 00	% 00	2	MF,	S U	rait	
Disability	8 8	: 6	10001	00 841	None	••• •11	. Q	: •	: :	: :	
UCC. ILab.	I CS	2	LUCAL BOYL	3	anour .			•			
Figerity	NO Ves	· Q	Tocal govt	Tns. co.	None	A11	Q	<u>.</u>	: :	: :	
PO 100		2				!	<u> </u>	1			
MINNESOTA Minneapolis											
Life	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	No info.	:
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	Yes	No info.	
Medsurg	Yes	Yes	οĘ	Ins. co.	25%	75%	Yes	P, NP	Yes		
Majmed	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes		Yes	No info.	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	25%	75%	Yes	P, NP	:	:	
Occ. 11ab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	•	:	:	:	:	:	:	:	
Auto				•							
							•			•	

ERIC Full Steat Provided by ERIC

TABLE 11. -- GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC Full Best Provided by ERIC

Stratum, state, school system, and type of insurance	Employ- er co- opera-	Payroll deductions	Sponsor	Underwriter	Payment of premiums Employ- Empl	nt of iums Employ-	د ا ای		Dependent coverage Covered Employ	t cov- e Employ-	Other insurance and comments
	tion	,			ee pays	er pays	٥		ee	pays	13
	2	~	4	2	٥		°	6		11	77
Stratum 2Enrollment 50,000	50,000-99,999 (Continued)	(Continue	(p								
MISSOURI											
Kansas City					į	;	1		:		
Life	Yes	Yes	of.		A11	None	Yes				:
Hosp.	Yes	Yes	ot ot		A11	None	Yes			A11	
Medsurg	Yes	Yes	ot ot		A11	None	Yes			A11	
Majmed	Yes	Yes	of.		A11	None	Yes	P, NP		AII	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	All	None	Yes	P, NP		:	
Occ. liab	No	:	:	:	:	:	:	:		:	
Fidelity	No	:	:	:	:	:	:	:		:	
Auto	No	:	:	•	:	:	:	:	:	•	
NEBRASKA											
Omana			10001		A11	None	400	٥	Q.		
	Yes	Yes	Local Assn Tocal Assn	Ins. co.	A11	None	Yes	4 P	,,	A11	•
HOSP	IES	Tes	Local Posit	D1. 01.	:		•				
Med.=surg	NO Vos	 Voe	Tocal Asen	RI Cr & Bl Sh	, i	None	Ves	.		A11	
Disobility	Vec	Voc	Tocal Assn	20.00	A11	None	Yes	, C .		:	
Disability	No.	2	TOTAL WAR								
DCC. 11ab	O N	:	:	•	:	:	:	•		: :	
Ato	2 5	:	:	•	:	:	:	•			
ALC	2	:	•	• •	:	:		•		·	
NEW JERSEY											
Newark	200	S	Dot 6476	The	None	A11	No	dN d	No	•	During the first vr of
	Ves	2 2	Rd of ed	_	None	A11	Yes	eN d	,,	None	employment all tchrs are
Mod source	Aps.	Q X			None	A11	Yes	P. NP			enroll in
Mail -med	Yes	Q N	of of	•	None	A11	Yes	P, NP			plementary contributory
Disability	No	:		:	:	:	:	:		:	life ins. plan sponsored
occ. 1iab	No	:	:	:	:	:	:	:			by the State Pension Fund.
Fidelity	No	:	:	:	:	:	:	:	:	•	After the first yr, member-
Auto	No	:	:	:	:	:	:	:	:	:	ship may be discontinued.
NEW MEXICO											
Albuquerque						,			;		
Life	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No No	P, NP	No	:	A contributory life ins
Hosp	No	:	:	•	:	:	:	:			plan based on earnings, is
Medsurg	No	:	:		• • •	• • • •	: ;	:!		: :	also sponsored, for which
Majmed	Yes,	Yes	Bd. of ed.	Ins. co.	2 08	202	Yes	P, NP			the Bd. or Ed. pays 45%
Disability	Nob.	:	:	:	:	:	:	:	:		or cost.
Occ. 1iab	No	:	:	:	:	:	:	:	:	:	
Fidelity	oN :	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

:		*Bd. owned vehicles.	: :	•
 A11 A11	None	:;::::::		A11 A11 A11
No Yes Yes	8 · · · ·	::::::::	M M M M M M M M M M M M M M M M M M M	
P, NP P, NP	P, NP P, NP P, NP	P, NP	GRA	P, NP P, NP P, NP
Yes Yes	No No	 No Info. No	Yes Yes Yes Yes	Yes Yes No
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A11 None None	A11 None	None None	A111 A111 A111 A111 A111 A111 A111 A11	A11 A11 A11 A11
Ins. co. B1. Cr. R1. Sh.	• •	 Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co B1. Cr. B1. Cr. B1. Cr. B1. Sh Ins. co.	B1. Cr. B1. Sh
Local govt Bd. of ed.	34::44	Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed Bd. of ed. Bd. of ed Bd. of ed.	Bd. of ed. Bd. of ed Bd. of ed.
Yes			Yes Yes Yes Yes No	Yes Yes Yes
Yes	Yes No No Yes Yes	No No No No Yes Yes	No Aces No	Nob/ Yes Yes No No No Yes
NEW YORK Buffalo Life Hosp	Medsurg. Majmed. Disability Occ. liab. Fidelity Auto NORTH CAROLINA Charlotte-Mecklenburg	(P. O. Charlotte) Life	Akron Life Hosp Medsurg Majmed Disability Occ. liab Fidelity Cincinnati Life Hosp Medsurg Majmed Disability Majmed Pidelity Auto	Columbus Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto

ERIC.

a/Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

(Continued)
DISTRICT
F SCHOOL
Q.
BY ENROLLMENT
1964-65,
PERSONNEL,
SCHOOL
PUBLIC
S FOR
PROVISIONS
GROUP INSURANCE PROVISIONS
SROUP 1
11(
TABLE

Stratum, state, school sys	:	Payment of		ЖI	Dependent ccv-	-000	
No No No No No No No No	Underwriter	Employ- Employ-	Volun-	· Eligi- bilitya/	erage Covered En	Employ-	Other insurance and comments
No	5	9	8	6	10	11	12
No See Bd. of ed. Bl. C Yes Yes Bd. of ed. Bl. C No Yes Bd. of ed. Bl. S No Bd. of ed. Ins. Yes Yes Bd. of ed. Ins. Yes Yes Bd. of ed. Ins. No Bd. of ed. Ins. No Bd. of ed. Bl. C							
No St. Assn. Bl. C.							
Sering Yes Yes Bd. of ed. Bl. of e	:	:	:	:	:	:	*Board owned vehicles.
### Park Pres Pres Pres Pres Pres Pres Pres Pres	g.	A11 None	Yes	•	X es	A11	
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macd. Yes Yes Bd. of ed. Ins. 11ab. No <t< td=""><td>1. Sh.</td><td></td><td></td><td>P, NP</td><td>Yes</td><td>A11</td><td></td></t<>	1. Sh.			P, NP	Yes	A11	
bility No liab No No	ns. co.	A11 None	Yes	P, NP	Yes	A11	
liab. No lity. No na City No surg. Yes Yes St. Assn Bl. -med. Yes Yes St. Assn Bl. -med. Yes Yes St. Assn Bl. lity No lity No lity No surg. Yes Yes Bd. of ed. Bl. -surg. Yes Yes Bd. of ed. Bl. -med. Yes Yes Yes Yes Bd. of ed. Bl. -med. No -med. Yes Yes Yes Yes Yes -med. No -med. No -med. Yes Yes Yes Yes -med. No	:	:	:	:	:	:	
lity No ma City No surg. Yes Yes St. Assn Bl. -surg. Yes Yes St. Assn Bl. -surg. Yes Yes St. Assn Bl. -surg. Yes Yes St. Assn Bl. -med. Yes Yes St. Assn Bl. -med. No -med. Yes Yes Bd. of ed. Bl. -med. Yes Yes Bd. of ed. Bl. -med. Yes Yes Yes Bd. of ed. Bl. -med. Yes Yes Yes Yes Bd. of ed. Bl. -med. No -med. Yes	:	:	:	:	:	:	
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ma City No Yes Yes St. Assn B1. -surg. Yes Yes St. Assn B1. -med. Yes Yes St. Assn B1. bility No lity No lity No surg. Yes Yes Bd. of ed. B1. -surg. Yes Yes Bd. of ed. B1. -med. Yes Yes Bd. of ed. B1. bility No No							
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ability No No No No No	1. Cr. & B1. Sh.	All None	Yes	P, NP	Xe s	A11	
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elity	:	:	:	:	:	:	
b	:	:	:	:	:	:	
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virg. Yes Yes Bd. of ed. Bl. ied. Yes Yes Bd. of ed. Bl. ied. Yes Yes Bd. of ed. Bl. lifty No iab. No			:	: !	: ;	• •	::
Yes Yes Bd. of ed. Bl. Yes Yes Bd. of ed. Bl. No No			Yes	P, NP	Yes	AII	
Yes Yes Bd. of ed. Bl. No No No	Sh.	50% 50%	Yes	P, NP	Yes	AII	
No	1. Cr B1. Sh.		Xe s	P, NP	Yes	A11	
oN	:	:	:	:	:	:	
	:	:	:	:	:	:	
Fidelity No	:	:	:	:	:	:	
ON	:	:	:	:	:	:	

The color The	Portland Life	No	:		:	:	:	:	•	•	•	Kmn Lougo man choose
Main	Hosp.	Yes	Yes	No Info.		A11	None	Ves	DN dN			from the may choose
Maintain	Medsurg.	Yes	Yes			A11	None	Yes	ON ON O	Yes	114	for the available plans
Maintiple Main	Majmed.	No	:	:	-				CM 6 7W 6 7	e d	116	tor mosp. and medsurg.
The color No No No No No No No	Disability	No	:	:	•	•			•	:	:	III3.
The color No No No No No No No	Occ. liab.	No	:	:	•	:					•	
TECHNOLOGY TECHNO	Fidelity	No	:	:	•	:				•	:	
Table Tabl	Auto	No	:	:	•	•	· :		• (•	:	
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Main Color Test	Ficeburgn											
CAMPAINED Test New Person	Life	Yes	Yes	of	_	209	% 07	Yes		CN		
March Marc	Hosp	Yes	Yes	þ	B1. Cr.	A11	None	Yes		Yes	A11	•
Maintain No.	Med.=surg.	Yes	Yes	of.		A11	None	Yes		N N	A11	
No	Majmed.	Yes	Yes	of.		209	707	Yes	Ę	Ne s	A11	
No.	Disability	No	:	:	:	:	:					
March Marc	Occ. liab	No	:	:	•		• •	•	•	:	•	
Composition No No No No No No No	Fidelity	Yes	No		ပ္ပ	None	• 11	2	•	:	:	
CANODINA Case Ves St. Assn Ins. co. All None Ves P. No No No No No No No No	Auto	No	:	:			:		•	•	:	
### St. Assn Ins. co. All None Yes P No No	SOUTH CAROLINA							•	•	•	:	
The color of the	2											
Mone Yes	; ;											
Octable Control Cont	Life	Voe	Ą			,						
Secondary Test Te	_	TC9 Aos	Irs Voc		. '	V 11	None	Yes	Д	No	:	• • •
18	Med - enro	IES Voc	מ ני	HO		A 11	None	Yes	P, NP	Yes	A11	
No. Yes Yes Bd. of ed. Bl. Cr. & Bl. Sh. All None Yes P. NP Yes All None Yes P. NP Yes All All Yes Yes Bd. of ed. Ins. co. All None Yes P. NP Yes All All Yes Yes All All Yes Yes All Yes Yes Yes All Yes Y	Mot and	res	res	, 0	Sh.	A 11	None	Yes	P, NP	Yes	A11	
Activity	nicola 14 4	xes 	Yes	o To	Cr. & B1.	A 11	None	Yes	P, NP	Yes	A11	
SSEE No No No No No No No	Disability	Yes	Yes	oŧ		A 11	None	Yes	P, NP	:	:	
SSEE	000. 11ab	o i	:	•	•	•	:	:	:	•	:	
SSEE 44 con Co. (incl.) 45	Auto	S 6	:	:	•	:	:	:	:	:	:	
Street	••••••••••••	Q.	:	:	::	:	:	:	:	:	:	
Yes No Bd. of ed. Ins. co. None All No P, NP No No No No No No No	TENNESSEE											
No.	Davidson Co. (incl.											
He None Yes No Bd of ed Ins. co. None A11 None Yes No None Yes A11 None Yes	Nashville)											
No.	Life	Yes	No	o£		None	A11	Z	62	(5		
Color Colo	Hosp.	Yes	Yes	of		A11	None	No N	, c	202	• • •	•
### 1985 Fee Bd. of ed. Ins. co. All None Yes P. NP Yes All #### 1985 Fee Bd. of ed. Ins. co. All None Yes P. NP #### 1985 Fee Bd. of ed. Ins. co. All None Yes P. NP #### 1985 Fee Bd. of ed. Ins. co. All None Yes P. NP #### 1985 Fee Bd. of ed. Ins. co. All None Yes P. NP Yes All #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP Yes All #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP Yes All #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. All None Yes P. NP #### 1985 Fee Ideal Assn Bl. Cr. & Bl. Sh. Sh. Sh. Sh. Sh. Sh. Sh. Sh. Sh. Sh	Medsurg	Yes	Yes	of		A11	None	g o		I ES	A11	
1880 1881	Majmed	Yes	Yes	of		11	None	700		I U	A11	
cc. liab. No Hone All No P, NF idelity Yes No Bd. of ed. Ins. co. None All No P, NF Paso. Yes Yes Yes Yes Yes P, NP No Fee Yes Yes Yes Yes P, NP Yes All Sep Yes Yes Yes Yes P, NP Yes All Sep Yes Yes Yes Yes P, NP Yes All Sep Yes Yes Yes Yes P, NP Yes All Sep Yes Yes Yes Yes P, NP Yes All Sep Yes Yes Yes Yes Yes Yes Yes Yes Sep Yes Yes Yes Yes Yes Yes Yes Yes Sep Yes Yes Yes Yes	Disability	Yes	Yes	of		A11	None	200		I GS	VII	
idelity Yes No Bd. of ed. Ins. co. None All No P, NP Paso. Yes Yes Yes Yes Yes Yes All No Fe-surg. Yes Yes Yes Yes Yes All No Ai-med. Yes Yes Yes Yes Yes All No Ai-med. Yes Yes Yes Yes All No Yes All Ai-med. Yes Yes Yes Yes Yes All Ai-med. Yes Yes Yes All None Yes All Ai-med. Yes Yes Yes Yes All No Yes All Ai-med. Yes Yes Yes Yes Yes Yes All Aichitz No No No Yes Yes Yes No Aichits Yes	Occ. 1fab	No			}	444	None	e i		:	:	
Paso. Yes Bd. of ed. Ins. co. All None Yes P, NP No fe Yes Yes Yes Local Assn Bl. Cr. All None Yes P, NP Yes All aj-med. Yes Yes Local Assn Bl. Cr. & Bl. Sh. All None Yes All 1sability Yes Local Assn Ins. co. All None Yes All 1cc. liab. No Bd. of ed. Ins. co. None All No P, NP uto No No P, NP No No </td <td>Fidelity</td> <td>Yes</td> <td>ON C</td> <td>4</td> <td>ç</td> <td>None</td> <td>• •</td> <td>: ;</td> <td>•</td> <td>:</td> <td>:</td> <td></td>	Fidelity	Yes	ON C	4	ç	None	• •	: ;	•	:	:	
Paso. Yes Yes Yes Local Assn Bl. Cr. A11 None Yes A11 ed-Furg. Yes Yes Yes Local Assn Bl. Cr. A11 None Yes A11 ed-Furg. Yes Yes Yes Local Assn Bl. Cr. Bl. Sh. A11 None Yes A11 sability Yes Yes Local Assn Ins. co. A11 None Yes A11 cc. liab. No Yes No Yes No Yes Yes uto No Yes No Yes No Yes Yes		ON ON		•		MOHE	774	2	•	:	:	
Paso- Yes Bd. of ed. Ins. co. A11 None Yes A11 Osp. Yes Yes Local Assn B1. Cr. A11 None Yes A11 edsurg. Yes Yes Local Assn B1. Sh. A11 None Yes A11 ajmed. Yes Yes Local Assn B1. Cr. & B1. Sh. A11 None Yes A11 cc. liab. No No No No No No No uto No No No No No No No		<u>;</u>	•	•	•	:	:	:	:	:	:	
Yes Yes Bd. of ed. Ins. co. All None No P, NP No No	TEXAS											
Yes Yes Bd. of ed. Ins. co. A11 None Yes P, NP Yes A11 Yes Yes Local Assn B1. Cr. A11 None Yes P, NP Yes A11 Yes Yes Local Assn B1. Cr. & B1. Sh. A11 None Yes P, NP Yes A11 1ity No N	El Paso.											
Yes Yes Local Assn B1. Cr. A11 None Yes A11 None Yes A11 urg. Yes Local Assn B1. Sh. A11 None Yes A11 ed. Yes Local Assn B1. Cr. & B1. Sh. A11 None Yes A11 1ity No No No Bd. of ed. Ins. co. None Yes Np ty No No No No No No No	Life	Yes	Yes	Bd. of ed.		A11	None	No	P. NP	No	;	
Yes Local Ascn B1. Sh. A11 None Yes P, NP Yes Yes Yes Local Assn B1. Cr. & B1. Sh. A11 None Yes P, NP Yes No No Bd. of ed. Ins. co. None A11 No P, NP No No Bd. of ed. Ins. co. None A11 No P, NP	Hosp	Yes	Yes	Local Assn	B1. Cr.	A 11	None	Yes	P. NP	Yes	V	•
Yes Local Assn B1. Cr. & B1. Sh. A11 None Yes P. NP Yes Y Yes Local Assn Ins. co. A11 None Yes P. NP Yes No Bd. of ed. Ins. co. None A11 No P. NP	Medsurg	Yes	Yes	Local Asen		A 11	None	Yes	P. NP	Ves	V	
11ity Yes Yes Local Assn Ins. co. All None Yes P, NP 1iab No Bd. of ed. Ins. co. None All No P, NP ity No Bd. of ed. Ins. co. No P, NP	Majmed.	Yes	Yes	Local Assn	Cr. & B1.	A11	None	Ves	6 2	A P	A11	
1tab. No Bd. of ed. Ins. co. None All No P, NP	Disability	Yes	Yes	Local Assn	.00	A11	None	Yes V	, o	Tus	VII	
ity	Occ. 11ab	No	:	:		;		3	1 y M.	:	:	
No	Fidelity	Yes	No	of		None	1 11	2	<u>.</u>	:	:	
	•	No	:					2	1) INE	:	•	
					i i))	:	:	•	:	:	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employ- er co- opera-	Payroll deductions	Sponsor	Underwriter	Payment of premiums Employ- Employ-	it of ums Employ-	Cov Volun-	Coverage n- Eligi- bilitya/	Dependent coverage Covered Employ-	0ther insurance and comments
	tion	6	77	ď	ee pays	er pays	00	6	ee pays 10 11	ys
Stratum .Enrollment 50,000-99,999 (Continued)	666,66-0	(Continued								
TEXAS (Continued) Fort Worth										
Life	Yes	No	Bd. of ed.		None	A11 .:	No:	P, NP		Local Assn sponsors an
Hosp	Yes	Yes			A11	None	Yes			additional life ins. plan.
Medsurg.	Yes	Yes		Sh.	A11	None	Yes		Yes All	Employee pays all of cost.
Majmed.	Yes	Yes			A11	None	res Aos	r, Nr		
Disability	Yes	Yes	Local Assn	Tus. co.	AII	Nolle	res Tes			
UCC. 11ab	NO	• 0	Rd of ed	Tns. co.	None	A11	No.	P. NP		
Auto	Yes	No	of		None	A11	No	P, NP		
San Antonio										
Life	No	:	:	:	:	:	:			• • •
	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes A11	
Medsurg.	Yes	Yes	of.		A11	None	Yes			
Majmed	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A11	None	Yes	P, NP	Yes A11	
Disability	No	:	:	:	:	:	:	:	:	
Occ. 1iab	No	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	•	
Fairfax Co. (P. O.										
Life	Yes	Yes	Ret. sys.	Ins. co.	82%	2%	No			:
	Yes	Yes	_		20%	20%	Yes			
	Yes	Yes	oĘ	. Sh.	20%	50%	Yes	P, NP		
Majmed	Yes	Yes	Bd. of ed.	Bl. Cr. & B1. Sh.	20%	20%	Yes			
Disability	oN ;	:	:	:	:	:	:	•	•	
Occ. Liab.	ON ;	:	:	•	• •	:	:	•		
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Walto	Tca	2				<u> </u>	ļ	n		
Norfolk	2	o on		or L	%X&	17%	Z,	<u>ρ</u>	ON.	*Bd. owned vehicles.
	No.	Tue	Nete aya.		*	2 .	;	:		
Modern Comments	ON N	 •	•							
Med Surge	S N	:	•		• !	• •				
Maj. med		•	• •	• •		•	:	•		
Disability		• •		: :		•	:	: :		
Eidelity	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	S		
Auto	Yes*	N N	. ef		None	A11	No	P, NP		
	I									

NOTION LIPS WITH STATE OF THE S											
ACCOUNT OF THE PARTY OF THE PAR											
Life	Yes	Yes	As	Ins. co.	A11	None	Yes	P, NP	No	:	Group-practice clinic
Hosp	Yes	Yes	of		20%	20%	Yes	P, NP	Yes	A11	plan available.
Medsurg.	Yes	Yes	oŧ		20%	20%	Yes		Yes	A11	Employee may choose
Maj-med.	Yes	Yes	οĘ	B1. Cr.	20%	20%	Yes	P, NP	Yes	A11	from two available plans
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A 11	None	Yes	P, NP	:	:	for hosp., medsurg., ar
Occ. Hab.	No	:		:	:	:	:	:	:	:	maimed. for which the
Fidelity	Yes	No No	Bd. of ed.	Ins. co.	None	A11	N _o	P. NP	No	:	school bd. will pay 50% of
Auto	No	:	:	:	:	:	:	•	:	:	the premium but not to exceed \$5 per onth.
WEST VIRGINIA											
Vanatha Co (B O											
•											
TTC COIL	i	:			1						
LITE	Yes	ïes :			Ali	None	Yes	P, NP	No	:	:
HOSp	Yes	Xes			A 11	None	Yes	P, NP	Yes	A 11	
Medsurg.	Yes	Yes		Ins. co.	A 11	None	Yes	P, NP	Yes	A 11	
Majmed.	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P, NP	Yes	A 11	
Disability	Yes	Yes	St. Assn	Ins. co.	A 11	Nore	Yes	P, NP	:	:	
Occ. liab	<u>ئ</u> ر	:	:	:	:	:	:	•	:	•	
Fidelity	No	9	:	:	:	:	:	:	:	:	
Auto	No	:	:	•	•	:	:				
Stratum 3Enrollment 25,000-49.999	666.67-										
ALABAMA											
Montgomery Co. (P. 0.											
,											
Life	No	:	:	•					;	•	
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P. NP	No		•
Medsurg.	Yes	Yes	of		A11	None	Yes	P. XP	O N		
Majmed.	No	:	:	•	:	:	. :		;		
Disability	No	:	:	•					• •		
0cc. 1fab	No	:						•			
Fidelity	No					•		:	•	:	
Auto	No	:	•	•				• •	• •	• •	
					1			•	•		
ARIZONA											
Phoenix (H. S.)											
Life	No	:	:	:	:	:	:	•	•	:	•
Hosp.	No	:	:	:	:	:	:	•	•		
Medsurg.	No	:	:	:	:	:	:	:	•	:	
Majmed.	No	:	:	:	:	:		:	•		
Disability	No	:	:	:	:	:	:	•		:	
Occ. 11ab	No	:	:	•	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
	;										
	02		• • •		,						

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

Stratum ototo action ouc	Employ-	Payroll	300000	Trade on the It	Payment of	nt of	CO	121	Dependent cov-	t cov-	
		tions	Toggode	Olderwieer	Employ- Emp	Employ- er pays	tary	bilitya/	Covered En	Employ-	other misurance and comments
1	2	3	4	5	9		8	6	10	11	12
Stratum 3Enrollment 25,000	9-49,999	25,000-49,999 (Continued)	C								
ARIZONA (Continued)											
Tucson	;										
Life	No i	: ;	:,	:	• •	:;	:		:		St. Assn sponsors an
Hosp	Yes	Yes	Local Assn		A11	None	Yes		Yes	A 11	additional hosp. and med
Medsurg.	Yes	Yes		<i>y</i>	A11	None	Yes	P, NP	Yes	AII	surg., ins. plan.
Majmed.	Yes	Yes			A11	None	Yes	4	Yes	Ali	
Disability	Yes	Yes	St. Assn	Ins. co.	A 11	None	Yes	Ъ	:	:	
Occ. Itab.	No	:			: ;	• •	:	:	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	AII	S	P, NP	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
CALIFORNIA											
Fremont	ž										
Lire	o N	: ;	:		: ,	: ,	: ;	•	: ;	: ;	*Employees may choose
Hosp	Yes	Yes	OI.		Part	Partx	Xes		Yes	Part	irom three available plans
Medsurg.	Yes	Yes	o T		Part	Partx	Yes	P, NP	Yes	Part	for each of the following:
Majmed.	Yes	Yes	ot Ot	S	Part	Partx	Yes	P, NP	Yes	Part	medsurg
Disability	Yes	Yes	, P		AII	None	Yes		:	:	med. The Bd. of ed. pays
Occ. Itab.	Yes	No.	ö,		None	AII	<u>و</u>		:	:	\$8.16 per month toward the
Fidelity	Yes	No	ot ot		None	A11	S S	P, NP	:	:	cost.
Auto	Yes	No	Bd. of ed.	Ins. co.	None	AII	No	P, NP	:	:	
Havward											
Life	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	No	P. NP	Yes	A 11	Group-practice clinic
Hosp.	Yes	Yes	of	B1. Cr.	A11	None	Yes		Yes	A 11	plan available.
Medsurg	Yes	Yes	of		A11	Nore	Xe s		Yes	A 11	
Majmed	Yes	Yes		_	A11	None	Yes	P, NP	Xe s	A 11	
Disability	Yes	Yes	ASS		A11	None	Хез		:	:	
Occ. Itab.	Yes	No	of.		None	A11	S.		:	:	mium for this plan.
Fidelity	Yes	No.	ot '		None	A11	2		:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No No	P, NP	:	:	
Mt. Diablo Unified											
(P. 0. Concord)											
Life	Yes	Yes	of	Ins. co.	A 11	None	Yes		Yes	A 11	Employee may choose
Hosp.	Yes	Xe s	οĘ		Part	Part	Yes		Yes	A 11	from two available plans
Medsurg.	Yes	Yes	οĘ		Part	Part	Yes		Yes	A 11	for each of the following:
Majmed.	Yes	Yes		B1. Cr.	Part	Part	Yes	P, NP	Yes	A 11	hosp., medsurg. and dis-
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:	ability ins.
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

-	,	ľ					6	,	Ç	;	0.7
T	7	7	4	0	٥		°	,	OI	╡	1.2
Pagadona											
116	25										
TTTE	S.	:	•		:	:	:	:	:	:	Group-practice cinic
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	Part	Part*	Yes	P, NP	Yes	A11	plan available.
Medsurg.	Yes	Yes	Bd. of ed.	B1. Cr.	Part	Part*	Yes	P. NP	Yes	A11	Employee may choose
	Vee	Ves	of od		Dart	Dartx	Voe	200	Vos	A11	from two overflable met
Nanta 14 to	reg	Tes	3	•	101		100	1 1 T	Tes	114	TIOM LWO available major
DISBOLLICY	2	:	:	:	:	:	:	:	:	:	s. prans.
Occ. liab	No	:	:	:	:	:	:	:	:	:	*Bd. of ed. pays \$60
Fidelity	No	:	:	:	:	:	:	:	:	:	per yr toward the cost.
Auto	No	:	:	:	:	:	:	:	:	:	
•											
Richmond	;										•
Life	No	:	:	:	:	:	:	:	:	:	Employee may choose
Hosp.	No	:	:	:	:	:	:	:	:	:	from two available maj
Medsurg	No	:	:	:	:	:	:	:	:	:	med. ins. plans.
Majmed	Yes	No	Bd. of ed.	B1. Cr.	None	A11	Yes	P, NP	Yes	None	
Disability	Yes	Yes		Ins. co.	A11	None	Yes	P. NP		:	
	Ves	QN.	of		None	A 11	N			• •	
	Vee	N	4		None	A 11	2				
•	Voe	2 2	4		None	A11		, ₀	:	:	
	TC9	2	3		NOILE	TTW	2		:	:	
Sacramento											
Life	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	No No	P, NP	Yes	A11	St. Assn sponsors an
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	No	P, NP	Yes	A11	additional life ins. plan,
urg	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	CN		Yes	Ali	for which the employee
Maimed.	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	No	P. NP	Yes	A11.	pays entire cost of pre-
Disability	Yes	Yes	of		A11	None	Yes	. A			mium.
Occ. 1fab	Yes	No	of		None	A11	No	No info.	:		
Fidelity	Vee	N	4		None	A 1.1	2	No info	•	•	
Auto	No.		;			:	:		: :		
		! !	•	•	,	1))	•	
San Bernardino											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	4	Yes	A11	Group-practice clinic
Hosp.	No	:	:	:	:	:	:	:	:	:	plan available.
Medsurg.	Yes	No	Bd. of ed.	B1. Sh.	None	A11	Yes	P. NP	Yes	A 11	•
	Yes	No No	of ed	B1. Sh.	None	A11	Yes	P. NP	Yes	A11	
	Yes	Yes		Ins. co.	A11	None	Yes	, A	:	:	
	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
San Jose											
	Voe	Voc	Ct Acen	Tue	411	None	Voe	Φ.	Ves	A11	Fundament choses
	A Co	202			A11	Mone	200	9	You	111	tarproject may choose
Mod _ come	Tee	Tes	4	n1 ct	A11	Mone	100	7 T T	202	11.	tiom times avaitable mospy
Med Sulk.	ICS	ICS	70		A11	None	E C	r, 18	202	A11	med. surg., and maj. med.
Maj.=Bed.	Yes	Yes		,,	A11	None	Yes	P, NP	Ies	AII	ins. plans.
	Yes	Yes	St. Assn	Ins. co.	AII	None	Yes	P, NP	:	:	
Occ. Liab.	No	:	:	:	:	:	:	:	:	:	
Fidelity	No No	:	:	:	:	:	:	•	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.



TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC Provided by ERIC

1	Other insurance and comments		12	
Dependent cov-	Covered Employ-	ee pays	11	
Depend	Covered		10	
Coverage	Volun- Eligi- tary bilityª/		6	
8	Volun- tary		8	
it of	Employ-	er pays	7	
Payment of	Employ- Employ-	ee pays er pays	9	
	Underwriter		5	
	Sponsor		7	
Employ Payroll	deduc- tions		3	
Employ-	er co opera-	tion	2	
	Stratum, state, school system, and type of insurance		1	

4 7 7	Employ-	Payrol1			Payment of		Cov	Coverage	Dependent cov-	-voo	
Stratum, state, school system, and twoe of insurance	er co	deauc- tions	Sponsor	Unaerwriter	Employ- Emp	10v-	Volum-	Ellgl- bilitv $a/$	Covered En	Emplc,-	Other insurance and comments
	tion					er pays	,		1	ee pays	
1	2	3	4	5	9	7	8	6	10	11	12
Stratum 3Enrollment 25,000-49,999 (Continued)) 666,65-0	(Continue?									
CALIFORNIA (Continued)											
San Juan Unified (P. 0.											
Carmichael)	;	;			,	;	;	1		ļ	
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes		Yes		St. Assn sponsors an
Hosp.	Yes	Ye s 	Local Assn		A11	None	Yes	•	Yes		additional hosp., med
Medsurg.	Yes	Yes	Local Assn		A11	None	Yes		Yes		surg. and majmed. ins.
Majmcd.	Yes	Yes		B1. Sh.	A11	None	Yes	•	Xe s	All p	plan.
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P, NP	:	:	
Occ. 1fab	No No	:	:	:	:	:	:	:	:	:	
Fidelity	No No	:	:	:	:	:	:	:	:	:	
Auto	No No	:	:	•	•	:	:	:	:	:	
Stockton											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	Ъ	Yes	A11	•
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	Yes	P, NP	Yes	A11	
Med-surg.	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	Yes	P. NP	Yes	A11	
Majmed.	Yes	Yes	of		20%	20%	Yes		Yes	A11	•
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes		•	:	·
Occ. 1fab	Yes	No	Bd. of ed.		Ę	No info. No info.	No fnfo.	No info.	:	:	
Fidelity	No	:	:	•		:	:	:	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	•	:	
Torrance											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	4	Yes	A11	Group-practice clinic
Hosp.	Yes	Yes		B1. Cr.	A11	None	Yes	P, NP	Yes		plan available.
Medsurg	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes		
Majmed	Xe s	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. 1fab	No	:	:	•	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	o N	:	•	•	•	:	:	:	:	:	
OTABOTOS											
Jefferson Co. (P. 0.											
Lakewood)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	20%	20%	No	P, NP	No	:	:
Hosp.	Yes	Yes		Cr. & B1.		None	Yes		Yes	A11	
Medsurg.	Yes,	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A11	None	Xe s	P, NP	Xe s	A11	
Majmed	Nob N	:	:	•	:	:	:	:	:	:	
Disability	Nob.	• ;	•	:	:		:		:	:	
Occ. liab.	Yes	No	of.		None	A11	%		:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

12	:	÷	St. Assn sponsors an additional disability ins. plan.
11	A11 A11 A11 A11	A111 A111 A111	A A L L L L L L L L L L L L L L L L
10	No Yes Yes Y's	Yes Yes Yes	Kes
6	P, NP, NS		P, NP
8	Yes Yes Yes Yes No No	Yes Yes Yes Yes No No	To the second of
7	50% A11 A11 A11 A11 A11	None None None None None None None A11	All No Info, None None None None None None None None
9	50% None None None None None	A11 A11 A11 A11 A11 None None	 None No info, All All All All All
ט	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. B1. Cr. & B1. Sh. Ins. co. Ins. co. Ins. co.	Ins. co.
4	Local govt	Bd. of ed.	Bd. of ed.
3	Yes No No No No No	Yes Yes Yes Yes No No	Yes
2	Yes Yes Yes Yes Yes Yes	No Yes Yes Yes Yes Yes No	NO N
1	Hartford Life Life Hosp Medsurg Majmed. Disability Occ. liab Fidelity	FLORIDA Brevard Co. (P. 0. Titusville) Life Hosp Medsurg. Majmed. Disability Occ. liab. Fidelity	Escambia Co. (P. 0. Pensacola) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto Volusia Co. (P. 0. DeLand) Life Hosp. Wedsurg. Majmed. Disability Occ. liab. Fidelity Auto Wolusia Co. (P. 0. DeLand) Life Hosp. Wedsurg. Majmed. Disability Occ. liab. Fidelity Auto Medsurg. Majmed. Disability Occ. liab. Fidelity Auto

ERIC Afull Toxic Provided by ERIC

a/Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11 .-- CANOUR INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY KNINLLMENT OF SCHOOL DISTRICT (Continued)

Ofratia etate e.	Saploy-	Payroll deduc-	Snoneou	Hadawari tar	Payment of	it of	Cov	Coverage	Dependent cov-	it cov-	Other farmers
	opera- tion	tions		19111619990	Employ-	Employ-	tary	bility	Covered	Deploy-	and coments
Ţ	2	3	4	5	9	7	8	6	01	11	12
Stratum 3Enrollment 25,000-49,999 (Continued)	0-49,999	(Continued	.								
GEORGIA											
Cobb Co (P. O. Marietta)											
Life	Yes	Yes	of		Part	Part*	Xes	7, X	¥	:	#Bd. of ed. pays \$1 per
Hosp.	Yes	Įė.	of		Part	Part	Ž	P, 10	į	All	month toward cost for
Mecsurg.	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part*	ž	P, MP	Yes	V 111	these benefits.
Majmed.	오 :	:		•	: 1	:	:	• !	:	:	
Disability	Zes ;	I G S	Ed. or ed.	Ins. co.	Part	Parex		r, m	:	:	
Occ. Itab.	<u>2</u>	:		:	: ;	• •	:	:	:	:	
Fidelity	Yes	<u>Q</u>			Kone	All	dui o	No info.	:	:	
Auto	Tes	2	Ed. of ed.	Ins. co.	Hone	A11	o taro	No info.	:	:	
Fulton Co. (P. O. Atlanta)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	219	33%	Yes	7, W	2	:	:
Hosp.	<u>R</u>	:	:	:	:	:	:	:	:	:	
Medsurg.) M	:		:	:	:	:	:	:	:	
Majmed	Yes	Yes	Bd. of ed.	Ins. co.	219	33%	ĭe:	P, MP	Yes	Part	
Disability	2	:	:	:	:	:	:	:	:	:	
Occ. liab	S.	:	:	:	:	:	:	:	:	:	
Fidelity	9	:	:	:	:	:	:	:	:	:	
Auto	<u>e</u>	:	:	:	:	:	:	:	:	:	
Muscogee Co. (P. 0.											
Columbus)											
Life	Yes	Yes	ŏ	Ins. co.	A11	Kone	Yes	P4	Yes	A11	• • •
Hosp.	Yes	Yes	of o	51. Cr.	All	*oo	Yes	•	Yes	AII	
Medsurg.	Tes	Tes	ot o	51. Sh.	All	euo ;		•	ies i	A11	
	ie.	Ies		118. CO.	A11			r, ar, as		A11	
		e u		3	VII				:	:	
Fidelity	Yes	. <u>Q</u>	Ed. of ed.	Tos. co.	No info.	No info.	To finfo.	No info.	• •	•	
Auto	2	:	:		:	:	:	:	:	:	
Savannah-Chatham Co.											
(P. O. Savannah)											
Life	X	:	:	:	:	:	:	:	:	:	•
Hosp.	<u>9</u>	:	:	:	:	:	:	:	:	:	
Medsurg.	<u>Q</u>	:	:	:	:	:	:	:	:	:	
Majmed.	<u>\$</u>	:	:	:	:	:	:	:	:	:	
Disability	<u>2</u>	:	:	:	:	:	:	:	:	:	
Occ. Liab.	0	:	:	:	:	:	:	:	:	:	
Fidelity		:	:	:	:	:	:	:	:	:	
Auto	2	:	:	:	:	:	:	:	:	:	

12	:	:	:	*Employee pays 50 cents per yr for ins. covering life and majmed., the bd. of ed. pays the rest.	:
				per 11ff bd.	
11			. 66 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	A111 A111 Part*	A111 : : : : : : : : : : : : : : : : : :
10	:::::::		:	M Kes	. n n
6	:::::::	::::::::	P, NP, NS P, NP, NS P, NP, NS P		보유 : : : : :
8	:::::::	:::::::::			
1			Part Part Part Part Part	99% Mone 99%	Mone Mone
9			Part Part Part	A11 A11 A11 17,*	A11 A11
5		:::::::	B1. Cr. B1. Sh. Ins. co.	Ins. co. B1. Cr. B1. Sh. Ins. co.	B1. Cr. B1. Sh.
4		::::::::	Bd. of ed. Bd. of ed.	Ed. of ed. Ed. of ed. Ed. of ed. Ed. of ed.	Bd. of ed. Bd. of ed.
3	::::::::	::::::::		Yess Yess Yess	Kess
2			No Yes Yes No No No	Yes Yes Yes No No	No Zes Yes No No No
1	Rockford Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	<pre>Evansville-Vanderburgh (P. O. Evansville) Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity</pre>	Fort Wayne Life Life Hosp Hosp Medsurg Majmed Occ. liab Fidelity Auto	Gary Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	IOWA Des Moines Life Hosp Medsurg Majmed Disability Occ. liab Fidelity

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Mon-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

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TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY EMBOLIMENT OF SCHOOL DISTRICT (Continued)

ERIC

Stratum 3-Enrollment 25,000-49,999 (Continued)	Local Local Local Local Local Local	S	Employ- Em	Smploy-	A OTOM		erage	99	Other insurance
Stratum 3Enrollment 25,000-49,999 (Continu XANSAS Kansas City Life	Local Local Local Local Local Local	5	GC DEVE		tary	bility"/	Covered	Employ-	and comments
Stratum 3-Enrollment 25,000-49,999 (Continu	Local Local Local Local Local Local		9	7	8	6	10	ee pays 11	12
Yes									
Yes									
Tes Yes Y Yes Y Yes Y X X X X X X X X X X X X X X X X X X		Tne	411	,			i	ļ	
arish (P. 0. s) Yes No No Yes Yes Yes Yes Yes Yes Yes Ye	Local Assu Local Assu Local Assu	Ins. co.	A11	Mone	Kes.	4 f	Ies	A11	:
Tes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes	Local Assu Local Assu Local Assu		A11	Mone	To a		Ics	A11	
arish (P. 0. s) Yes Yes Yes Yes Yes Yes Yes	Local Assn		A11	Mone	Ies		i i	A11	
arish (P. 0. s) Yes Yes Yes Yes Yes Yes	Local Assn		A11	None	ies V	بر چر ؤ	X es	All	
arish (P. 0. s) Yes Yes Yes Yes Yes Yes Yes	Local Assn	3	VII.	None	Xes		:	:	
arish (P. 0. s) Yes Yes Yes y No No No No	 Local Assn	:	:	:	:	:	:	:	
arish (P. 0. S) Yes Yes Yes Yes Yes Yes Yes Ye	Local Assn	:	:	:	:	:	:	:	
arish (P. 0. S) Yes Yes Yes Yes Yes Yes Yes Ye	Local Assn	:	:	:	:	:	:	:	
s) Yes	Local Assn								
Yes Yes Yes Y Yes NO NO NO NO	Local Assn								
Yes Yes Wo No No	Local Assn		ļ						
Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y			A11	None	Yes	4	Yes	A 11	•
Y Yes	LOCAL ASSU		A11	None	Yes	P, XP	Yes	A11	
WO NO	Total Assir		A11	None	Yes.	£, MP	Yes	A 11	
N N N N N N N N N N N N N N N N N N N	LUCAL ASSII	Ins. co.	AII	None	Tes	P, MP	Yes	A 11	
NO NO	:	:	:	:	:	:	:	:	
No		: :	:	:	:	:	:	:	
S	:	:	: :	•			•	:	
∀es			•	:	:	:	:	:	
Yes									
Yes									
	Local govt	Ins. co.	202	202)K	Ħ,	₽	:	•
Yes	Local govt		20 2	202	Š	P, MP, MS	Yes	Part	
Yes	Local govt	B1. Sh.	20 %	50%	No.		Yes	Part	
Majorated.			:	:	:	:	:	:	
M. M	St. Assn	Ins. co.	A 11	Kone	Yes	P, MP	:	:	
	:	:	:	:	:	:	:	:	
Auto	:	:	:	:	:	:	:	:	
	•	:	:	:	:	:	:	:	
MI CHIGAN									
	Rd of ed		. i	• • •	: }	: }	: ;	: ,	St. Assn sponsors
Ture.	ל ל		700	700	Ics	ž į	se i	Part	onel bosp., me
	ל ל		202	200	Yes	e ;	Xes	Part	surg. and majmed. ins
Yes	of	. CO.	No.	1 1		F, RF, MS		Part	plan.
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10 11		;	A A			•		• •	:			:	Yes	Yes	Yes			•	: :			Vos	2 d A	,	New York		•		• •	:			:	:	:	:	:	:	:	:			Yes	Yes	Yes	:	:	:	:	÷
6		:	dN d	2					:			:	P, NP, NS	P, NP, NS	P. NP. NS	:	:		:			dN d	P 3	, d	P. NP	! :				•			:	:	:	:	:	:	:	:			P, NP	P, NP	P, NP	:		No info.	:	:
8		:	Yes	Yes	:			:	:			:	Yes	Yes	Yes	:	:	:	:			No	No.	No.	£	:			:	•			:	:	:	:	:	:	:	:			Yes	Yes	Yes	:	Yes	No info	:	:
7		:	50%	202	:		:	:	:			:	None	None	None	:	:	:	:			A11	A11	A11	A11	:	:	:	:				:	:	:	:	:	:	:	:			None	None	None	:	None	No info.	:	:
9		:	202	202	:	:	:	:	:				A11	A11	A11	:	:	:	:			None	None	None	None	:	:	:	:				:	:	:	:	:	:	:	:			A 11	A 11	A 11	:		Ę0,	:	:
5		:	B1. Cr.	B1. Sh.	:	:	:	:	:					Sh.	B1. Cr. & B1. Sh.	:	:	:	:			Ins. co.	B1. Cr.	Ins. co.	Ins. co.	:	:	:	:				:	•	:	:	:	:	:	:					Ins. co.	:		No info.	:	:
4		:	Bd. of ed.	Bd. of ed.	:	:	:	:	:						Ed. of ed.	:	:	:	:			Local govt		Local govt	Local govt	:	:	:	:				:	:	:	:	:	:	:	:				oŧ	Bd. of ed.			St. Assn	:	:
7		:	Yes	Yes	:	:	:	:	:			•••	Yes	Yes	Yes	:	:	:	:			No	Yes	Yes	Yes	:	:	:	:				:	:	:	:	:	:	:	:			Yes	Yes	Yes	:	Yes	Yes	:	÷
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7		Lite	Hosp.	Medsurg.	Majmed.	Disability	Occ. liab.	Fidelity	Auto	Tansing	Life	HOSD	Model Comment	Hedsurg.	Majmed.	Disability	Occ. Liab.	Fidelity	Auto	MINNESOTA	St. Paul	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. liab	Fidelity	Auto		MISSISSIPPI	Jackson	•	•	Mod amod	Diesbiltty			Auto		NEBRASKA	_	Lite	Hosp	Medsurg.	majmed.	Disability	Ucc. 11ab	Fidelity	Auto

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

b/ No, but considering.

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TABLE 11.--CROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENHOLLMENT OF SCHOOL DISTRICT (Continued)

	Employ-		l		Payment of		[දු	Coverage	Dependent	£ 00%-	
Stratum, state, school system, and type of insurance	opera-	deduc- tions	Sponsor	Underwriter	premiume Employ- Emp		Volum-	Eligi- bilitya/	Covered E	San Ow-	Other insurance
•	tion					er pays					
1	2	6	4	5	9	7	8	6	10	11	12
Stratum 3Enrollment 25,000	25,000-49,999	(Continued)	(p)								
NEVADA											
Clark Co. (P. O. Las Vegas)	~										
	NO.	•	•	,	,						
	Yes	Yes	Bd. of ed.	Tue	624	784	: }		. ;	: ;	Voluntary welfare plan
urg.	Yes	Yes	of.		624	700			res	Part	in operation in which men-
Majmed.	Yes	Yes	of		470	700 700 700 700			res	Part	bers have \$2 deducted from
Disability	Yes	Yes	of.		02%	70C	Ies	7, 12, 14	Ies	Part	salary each time a member
0cc. 11ab	No)	TTV	NODA NODA	891	1 4	:	:	dies or is permanently
Fidelity	No	•		.	•	•	:	:	:	:	disabled.
Auto	No	•		• • • • • • • • • • • • • • • • • • •	:	:	:	:	:	:	Employee may choose
			•	•	•	• •	:	•	:	:	from two available disa-
NEW JERSEY											turns frame.
	1	;									
Lile	Yes	No No	8	Ins. co.	None	All	No	P. KP	Ko	•	During the first we of
Hosp.	Yes	Yes	ö		A11	None	Yes	P, MP	Yes	A11	employment all tohing and
Med.=surg.	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P. NP	Yes	A11	required to entoll in
Majmed.	No	:	:	• • •	:	:				•	required to entoli in a
Disability	No	:		•	:	•			• •	•	14fe in alexanterior
Occ. Itab.	Yes	No	Bd. of ed.	Ins. co.	None	A11	S.		• •		he the of pareion wind
Fidelity	No	:	:	•	:	:	:	•			After the first on rund.
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	E. NP	•	:	Arcel the iliar yr., mem- herebin may be discontinued
AGOA MAN								•		•	
Rochester											
Life	No	į									
Hosp.	Yes	Yes	Bd. of ed.	אן כד	• E			: !	: ;	:	•
Medsurg	Yes	Yes	of	B1. Sh.	20.5	1	163	7, 6 51 51	Ies	Part.	
Majmed.	Yes	Yes	of		202	507		r, 16	8 U	rare	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None		e de	7.7	Iate	
Occ. Itab.	No No	:	:	:	:	:			• •	•	
Fidelity	No	:	:	:	:	:				•	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P. MP		:	
Syracuse									1	•	
Tife	2										
	NO.	• ;			• •	:		:	:	:	•
Mod Leaves	res	Yes	9 ,		All	None		P, NP	Yes	All	
med-surg.	Yes	Yes	of.	B1. Sh.	All	None	Yes	P. NP	Yes	A11	
Maj. med.	Yes	No No	Bd. of ed.	Ins. co.	None	A11		P, MP	Yes	None	
Disability	ON ;	:	:	:	:	:	:	:	:		
0.cc. 11ab	ON S	:	:	:	:	:	:	:	:		
	0 2 ;	:	:	:	:	:	:	:	•	•	
Ward	ON	:	:	:	:	:	:	:	:	:	

B1. Cr. 118. co. 119. co	50% 50% Yes P, NP, NS 50% Yes P, NP, NS 50% 70% Yes P, NP, NS 70% Yes P, NP 70% Yes P, N
Cr. & Sul, Sul, Yes P, NP, NS Yes Part co. & Gor, 407, Yes S, NP Cr. & Bl. Sh. All None Yes P, NP Cr. & Bl. Sh. All None Yes P, NP Cr. & Mil None Yes P, NP Cr. & All None Yes P, NP Cr. & All None Yes P, NP Cr. & Mil	50% 50% Yes P, NP, NS
CT. & BJ. Sh. All None Yes P, NP Yes All CO. None All No P, NP Yes All CO. None All Yes P, NP Yes All	Sh. All None Yes P, NP All None Yes P, NP All None Yes P, NP None All No P, NP All None Yes P, NP None All No P, NP All None Yes P, NP None All No P, NP Sh. No P, NP N
Co. 60% 40% Yes S No Gr. & Bl. Sh. All None Yes P, NP Yes All Sh. None All Yes P, NP Yes All Sh. NP Yes	Sh. All None Yes P, NP All None Yes P, NP All None Yes P, NP None All No P, NP All None Yes P, NP None All No P, NP All None Yes P, NP None All No P, NP Sh. None All Yes P, NP None All Yes P, NP Sh. None All Yes P, NP
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Cr. 607, 407, Yes S No Cr. All None Yes P, NP Yes All Cr. & Bl. Sh. All None Yes P, NP Yes All Cr. & Bl. Sh. All None Yes P, NP Yes All Cr. & Bl. Sh. All None Yes P, NP Yes All Cr. Co. None All No P, NP Yes All Sh. Cr. All None Yes P, NP Yes All Cr. All None Yes P, NP Yes All Sh. Cr. None All Yes P, NP Yes All Sh. Cr. & Bl. Sh. None All Yes P, NP Yes All Cr. & Bl. Sh. None All Yes P, NP Yes All Cr. & Bl. Sh. None All Yes P, NP Yes All Cr. & Bl. Sh. None All Yes P, NP Yes All Cr. & Bl. Sh. None All Yes P, NP Yes All	Sh. A11 None Yes S A11 None Yes P, NP A11 None Yes P, NP A11 None Yes P, NP None A11 No P, NP A11 None Yes P, NP None A11 Yes P, NP Sh. None A11 Yes P, NP None A11 Yes P, NP Sh. None A11 Yes P, NP Sh. None A11 Yes P, NP
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Cr. 607, 407, Yes S No Sh. All None Yes P, NP Yes All Gr. & Bl. Sh. All None Yes P, NP Yes All Co. None All No P, NP Yes All Co. All None Yes P, NP Yes All Co. All Yes P, NP Yes All Co. All Yes P, NP Yes All Co. None All Yes P, NP Yes All	Sh. 40% Yes S All None Yes P, NP All None Yes P, NP None Yes P, NP None Yes P, NP None Yes P, NP None All None Yes P, NP All None Yes P, NP All None Yes P, NP None All No P, NP None All Yes P, NP
CO. 60% 40% Yes S No All None Yes P, NP Yes All Yes P, NP Yes All None Yes P, NP Yes All None All No P, NP Yes All None All Yes P, NP Yes Yes P	Sh. All None Yes P, NP All None Yes P, NP All None Yes P, NP None All No P, NP All None Yes P, NP None All No P, NP None All No P, NP None All No P, NP None All Yes P, NP
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Co. None All None Yes P, NP Yes All None All Yes P, NP Yes All None All Yes P, NP Yes Yes P, N	Sh. All None Yes P, NP All None Yes P, NP None All No P, NP All None Yes P, NP All None Yes P, NP All None Yes P, NP All None Yes P, NP All None Yes P, NP None All Yes P, NP None All Yes P, NP
Cr. & Bl. Sh. All None Yes P, NP Yes All Co. None All No P, NP Yes All Co. All None Yes P, NP Yes All Co. All None Yes P, NP Yes All Co. None All No P, NP Yes All Co. None All No P, NP Yes All Co. None All Yes P, NP Yes All	Sh. All None Yes P, NP
Mone All No P, NP Yes All All None Yes P, NP Yes All All None Yes P, NP Yes All None All Yes P, NP Yes All	None All No P, NP All None Yes P, NP All None Yes P, NP None All No P, NP None All Yes P, NP
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Cr. None All No P, NP Cr. All None Yes P, NP Yes All Sh. All None Yes P, NP Yes All co. All None Yes P, NP Yes All co. None All No P, NP Yes All Sh. None All Yes P, NP Yes All St. Mone All Yes P, NP Yes All	None A11 No P, NP A11 None Yes P, NP A11 None Yes P, NP A11 None Yes P, NP None A11 No P, NP None A11 Yes P, NP
Mone All No P, NP All None Yes P, NP Yes All All None Yes P, NP Yes All None All No P, NP None All Yes P, NP Yes All None All Yes P, NP Yes All Start None All Yes P, NP Yes All None All Yes P, NP Yes All None All Yes P, NP Yes All Start No P, NP Yes All None All Yes P, NP Yes All	None All No P, NP All None Yes P, NP All None Yes P, NP All None Yes P, NP None All No P, NP None All Yes P, NP
All None Yes P, NP Yes All All None Yes P, NP Yes All All None Yes P, NP Yes All None All No P, NP Yes All None All Yes P, NP Yes All	A11 None Yes P, NP A11 None Yes P, NP A11 None Yes P, NP None A11 No P, NP None A11 Yes P, NP
Cr. All None Yes P, NP Yes All Sh. All None Yes P, NP Yes All co. All None Yes P, NP Yes All co. None All No P, NP Yes All St. None All Yes P, NP Yes All Sh. None All Yes P, NP Yes All St. None All Yes P, NP Yes All	A11 None Yes P, NP A11 None Yes P, NP A11 None Yes P, NP None A11 No P, NP None A11 Yes P, NP
Cr. All None Yes P, NP Yes All Sh. All None Yes P, NP Yes All co. All None Yes P, NP Yes All co. None All No P, NP Yes All St. & Bl. Sh. None All Yes P, NP Yes All Cr. & Bl. Sh. None All Yes P, NP Yes All Cr. & Bl. Sh. None All Yes P, NP Yes All Cr. & Bl. Sh. None All Yes P, NP Yes All	A11 None Yes P, NP A11 None Yes P, NP A11 None Yes P, NP None A11 No P, NP None A11 Yes P, NP
Co. All Non- Yes P, NP Yes Co. None All No P, NP Cr. & Bl. Sh. None All Yes P, NP Yes Co. None All Yes P, NP Yes Cr. & Bl. Sh. None All Yes P, NP Yes Cr. & Bl. Sh. None All Yes P, NP Yes	All Non- Yes P, NP All None Yes P, NP None All No P, NP None All Yes P, NP
CO. All None Yes P, NP CO. None All No P, NP Cr. & Bl. Sh. None All Yes P, NP Cr. & Bl. Sh. None All Yes P, NP Cr. & Bl. Sh. None All Yes P, NP Yes Cr. & Bl. Sh. None All Yes P, NP Yes	A11 None Yes P, NP None A11 No P, NP None A11 Yes P, NP
CO. All None Yes P, NP CO. None All No P, NP Cr. None All Yes P, NP None All Yes P, NP Yes Cr. & Bl. Sh. None All Yes P, NP Yes	All None Yes P, NP None All No P, NP None All Yes P, NP
None All No P, NP None All Yes P, NP None All Yes P, NP & Bl. Sh. None All Yes P, NP Yes All Yes P, NP Yes	None All No P, NP None All Yes P, NP
CO. None A11 No P, NP Cr. & B1. Sh. None A11 Yes P, NP Cr. & B1. Sh. NP Cr. &	None A11 No P, NP None A11 Yes P, NP None A11 Yes P, NP None A11 Yes P, NP Sh. None A11 Yes P, NP
None A11 Yes P, NP Yes None A11 Yes P, NP Yes & B1. Sh. None A11 Yes P, NP Yes	None All Yes P, NP None All Yes P, NP None All Yes P, NP Sh. None All Yes P, NP
None All Yes P, NP Yes None All Yes P, NP Yes & Bl. Sh. None All Yes P, NP Yes	None A11 Yes P, NP None A11 Yes P, NP None A11 Yes P, NP
None A11 Yes P, NP Yes None A11 Yes P, NP Yes & B1. Sh. None A11 Yes P, NP Yes	None A11 Yes P, NP None A11 Yes P, NP Sh. None A11 Yes P, NP
None A11 Yes P, NP Yes None A11 Yes P, NP Yes & B1. Sh. None A11 Yes P, NP Yes	None A11 Yes P, NP None A11 Yes P, NP Sh. None A11 Yes P, NP
None All Yes P, NP Yes None All Yes P, NP Yes & Bl. Sh. None All Yes Yes	None A11 Yes P, NP None A11 Yes P, NP Sh. None A11 Yes P, NP
K B1. Sh. None A11 Yes P, NP Yes C B1. Sh. None A11 Yes P, NP Yes	None A11 Yes P, NP Sh. None A11 Yes P, NP
Cr. & Bl. Sh. None All Yes P, NP Yes	Sh. None All Yes P, NP

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school sys-	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of		Cov	Coverage	Dependent	nt cov-		1
type of insur		tions	4		Employ- Empl	- yo	tary	bilitya/	Covered En	Employ-	Uther insurance and comments	
1	2	3	7	5	9	7	8	6	10	ee pays	12	1
Stratum 3Enrollment 25,000-49,999 (Continued)	9-49,999 ((Continued	~									
SOUTH CAROLINA												
Life	Yes	Yes	Bd. of ed.	Ins. co.	202	204	Apo	9	Š			
Hosp.	No	:		:	• •	• ·	<u>.</u>	1 , MF	2	• •	:	
Medsurg.	No	:	:	:	:	:	:	•	•	• •		
Majmed.	No :	:	:	:	:	:	:	:	•	•		
	No E	:	:	:	:	:	:	:	:	•		
	NO V	•	:	:	:	:	:	:	:	:		
	0 Z	:	:	•	:	:	:	:	:	:		
••••••	2	•	:	•	:	:	:	:	:	:		
THUNE C CPP												
Hamilton Co (D O												
·												
Life	No	:	:	•	•				,			
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P. NP	Yes	* 11	•	
Medsurg.	Yes	Yes	Bd. of ed.		A11	None	Yes	P, NP	Yes	A11		
Majmed.	No	:	:	:	:	:	:	. :	•	:		
Disability	No.	:	:	•	:	:	:	:	:	•		
_	o y	:	:	:	:	:	:	:	:	:		
FIGELICY	o :	:	:	:	:	:	:	:	:	:	•	
Auto	0	:	:	:	:	:	:	•	:	:		
Knoxville												
Life	Yes	Yes	No info.	Ins. co.	A11	None	Yes	P. NP	Ves	A 11		
Hosp.	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes		Yes	A11	•	
Medsurg.	Yes	Yes		Ins. co.	A11	None	Yes	P, NP	Yes	A11		
Majmed.	Yes	Yes	Local Assn		A 11	None	Yes	P, NP	Yes	A 11		
Disability	Yes	Yes	Local Assn	Ins. co.	A 11	None	Yes	P, NP	:	:		
Fidelity	Yes	• CX	Total gove	Tue					:	:		
	Yes	o N	Local gove		None	A11	No info	No info.	:	:		
Shelby Co. (P. 0.									•	:		
Mempnis)	i	;	•									
Lile	Yes	Yes	or o		50%	20%	Yes	•	Yes	Part	:	
Med sure		Xes	ba. or ed.	B1. Cr.	20%	20%	Yes	P, NP	Yes	Fart		
Maimed.	NO Yes	• • •	Bd 0.00		• 6	•	: ;	:!	: ;	:		
Disability	S CN	Tes	70	į	202	20%	Yes	P, NP	Yes	Part		
Occ. 1fab.	O Z	•	:	:	:	:	:	:	:	:		
Fidelity	O N	• (•	•	:	:	:	•	:	:		
	Yes	ON C	Rd. of ed.	Tne 62	Non-	::	: ;	:	:	:		
		2	<u>.</u>		None	714	9	1 4	:	:		

12	:	:	Employee may choose from two available life ins. plans.	personnel.
11		**************************************		Part Part Part
10	Yes Yes	Yes Yes Yes Yes	Yes Yes Yes Yes	P, NP No P, NP Yes Part P, NP Yes Part P, NP Yes Part P, NP P, NP P, NP
6	P, NP	P, NP, NP, NP, NP, NP, NP, NP, NP, NP, N	######################################	1
8	Yes	Yes Yes Yes Yes	Yes	Yes
7	None None	None None None None None	None None None None None None None	<u>}</u> ₽
9	A11 111 111 111 111 111 111 111 111 111	A A 111	A11 A11 A11 A11 A11 A11 A11	A11 30% 30% 30% A11 A11
5	Ins. co. Ins. co	Ins. co. B1. Cr. B1. Sh. B1. Cr. & B1. Sh. Ins. co	B1. Cr. B1. Sh B1. Cr. & B1. Sh. Ins. co B1. Cr	Bd. of ed. Ins. co. Bd. of ed. Ins. co. Bd. of ed. Ins. co.
7	Local Assn Local Assn	Bd. of ed.	Local Assn Local Assn Local Assn Local Assn Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed Bd. of ed Bd. of ed.
ω	Yes Yes	Yes Yes Yes Yes	Yes Yes Yes Yes Yes Yes Yes Yes Yes	
2	No Yes Yes No No No	Yes Yes Yes Yes No No	Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes No No	No Yes Yes Yes No No No No No
	Amarillo Life Hosp Medsurg Majmed. Disability Occ. liab. Fidelity	Austin Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto Life Life Hosp. Medsurg. Medsurg. Majmed. Disability Occ. liab. Fidelity	Muto No No No No No No No

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-3CHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

	Dan 10.1										
Stratum, state, school sys-	er co-	deduc-	Sponsor	Inderwriter	Payment of	it of	S	Coverage	Dependent cov-	t cov-	
	opera- tion	tions			Employ- Emp	Employ-	volun- tary	$_{\text{bility}}^{\text{a.i.gl}}$	erage Covered En	Employ-	Other insurance and comments
1	2	3	4	5	9	7	8	6	10	ee pays	12
Stratum 3Enrollment 25,000-49,999 (Continued)	0-49,999	(Continue	1)								
UTAH (Continued) Granite Sch. Dist. (P. O.											
Life	Ye s	Yes	oĘ	0ther	A11	None	Yes	P. NP	No	•	For life ing hoen
Hosp.	Xe s	No	oę	Other	None	A11	No	P, NP	Yes	None	and medsure, the under-
Medsurg.	Yes	No	Bd. of ed.	Oth er	None	A11	No No	P, NP	Yes	None	writer is Utah Tchrs
Mdj.=med	ON ON	:	:	:	:	:	:	:	:	:	Welfare Asn.
	Q Q	:	:	:	:	:	:	:	:	:	
	Q X	:	:	:	:	:	:	:	:	:	
	Q N	• •	:	:	:	:	:	:	:	:	
)	:	• •	:	:	:	:	:	:	:	
Salt Lake City											
Life	Xe s	Yes	o£	Other	A11	None	No info.	No info.	No		Tife ine underwriter
Hosp.	Ye s	No	of	Ins. co.	None	A11	No	P, NP	Yes	None	is Utah Tchrs Welfare
Medsurg.	Ye s	No	oŧ	Ins. co.	None	A11	No	P, NP	Yes	None	
Majmed	Yes	on :	oę.	Ins. co.	None	A 11	No	P, NP	Yes	None	
Dec 14ch	Yes	Yes	Bd. of ed.	Other	A11	None	No info	No info	:	:	
Fidelity	O N	:	:	:	:	:	:	:	:	:	
Auto	O N	:	:	•	:	:	:	:	:	:	
	2	:	:	:	:	:	:	:	:	:	
Arlington Co. (P. 0.											
	Voc	200					,				
Hosp	Yes	Yes	Rd. of ed.	B1 Cr	Far t	Part	No A		윤 :	: ,	*Bd. owned vehicles.
m	Yes	Ye s	of.	B1. Sh.	677	33%	You	F, NF, NS	res	Fart	
Majmed.	Yes	Yes	of		2/9	33%	Yes	•	Ies Voe	Part	
Disability	Yes	Xe s	a1 A	. 00	A11	None	Yes	1	257	Lair	
Occ. liab.	No	:	:	:	:	:	:	. :		: :	
Fidelity	No	:		:	:	:	:	:		: :	
Auto	Yes*	S S	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
Henrico Co. (P. 0.											
Richmond)											
Hoer	Yes	Yes		Ins. co.	A 11	None	No		No	:	•
	res	Yes	ot '		A11	None	Yes		Yes	A 11	
Mai and	Ies Voc	Ies Ao	bd. or ed.	Sh.	A11	None	Yes		Yes	A11	
Disability	Yes	Yes		The co	A 11	None	Yes	P, NP	Yes	A 11	
0cc. 1fab	S &	:	3		A11	None	Yes		:	:	
Fidelity	No	:	:			•	:	:	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	. Q	. d	:	:	
						:)	717 6 7	:	:	

1	2	3	7	5	9	7	8	6	10	11	
Newbort News											
Life	Yes	Yes	Ret. sys.		70%	30%	No	P.	No	:	Local govt sponsors an
Hosp.	Yes	Yes			A11	None	Yes	P, NP, NS	Yes	A11	additional life ins. plan
Medsurg	Yes	Yes	oĘ	Sh.	A11	None	Yes	P, NP, NS	Yes	A11	and pays 30% of cost.
Majmed	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A11	None	Yes	P, NP, NS	Yes	A11	Employee may choose
Disability	Yes	Yes	Local Assn	Ins. co.	A 11	None	Yes	P, NP	:	:	avai1
Occ. Liab.	No	:	:	:	:	:	:	:	:	:	ins. plans.
Fidelity	Yes	S S	of		None	V 11	No No	P, NP, NS	:	:	*Bd. owned vehicles.
Auto	Ye s *	No No	Bd. of ed.	Ins. co.	None	A11	No	P, NP, NS	:	:	
Richmond											
1160	Voe	Voc			100	*	,	•	,		
•	Yes	700	Dd of od	n1 0.	700	%0C	O S	74 t	ON :	::	St. Assn sponeors an
Mod _ comes	Yes	Set A	5 6		A11	None	Yes	F, R	Yes	A11	additional hosp., med
Wed and	You	Sat A	bd. of ed.	7	A11	None	Yes	r, R	Yes	A11	surg. and majmed., ins.
ndmed	ICS No	S D T	_	Die Cr. & Bl. Sn.	AII	None	Yes	F, NF	Yes	AII	
Disability	S &	:	:	:	:	:	:	:	:	:	
7440144	Vos	: 6	מין ייני			::	: ;	: ;	:	:	
Auto	Yes	No No	4	Ins. co.	None	A11	2 S	P, NP	: :	: :	
WASHINGTON											
Highline Sch. Dist.											
(P. O. Seattle)	,										
Life	Yes	Yes		Ins. co.	A11	None	Yes	Ъ	No	:	:
Hosp.	Yes	Yes	-		A11	None	Yes	P, NP	Yes	A 11	
Medsurg.	Yes	Yes	St. Assn		A11	None	Yes	P, NP	Yes	A 11	
Majmed.	Yes	Yes		Bl. Cr.	A11	None	Yes	P, NP	Yes	A 11	
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P, NP	:	:	
Occ. Itab.	on :	:	:	:	:	:	:	:	:	:	
Flaeticy	ON :	:	:	•	:	:	:	:	:	:	
Auro	ON ON	:	:	:	:	:	:	:	:	:	
Тасопа											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Ves	dN d	Ŋ	,	Croun-nesotto olinio
Hosp	Yes	Yes		_	A11	None	Ves		Ves		Option
20	Yes	Yes			A11	None	Yes		Yes	A11	Uptrom: Life ing. for profes-
Majmed	Yes	Yes	St. Assn		A11	None	Yes		Yes	A11	sionals from Local Asen
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes			:	Choice of 3 hosp. med
Occ. 1fab	Yes	Yes		Ins. co.	A11	None	Yes		:	:	surg. plans sponsored by
Fidelity	Yes	No	Bd. oź ed.	Ins. co.	None	A11	No		:	:	bd. of ed. and sch. groups.
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	Disability ins. from St. Asen.
WISCONSIN											
Madison											
Life	Yes	Yes	Ret. sys.	Ins. co.	65%	35%	No	P. NP. NS	No	;	,
Hosp.	Yes	Yes	•		None	A11	No	Ь	Yes	A11	•
Medsurg	Yes	Yes		B1. Sh.	None	A11	No	4	Yes	A11	
Majmed	Yes	Yes	Bd. of ed.		None	A11	No	Q 4	Yes	A11	
Disability	Yes	Yes	Bd. of ed.		A11	None	Xe s	Ъ	:	:	
0cc. 11ab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	No	:	:		:	:	:	:	:	:	

a/Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC Provided by ERIC

100400	Employ-	Payrol1	Sponeor	Independ to	Payment of	t of	Cov Volum-	Coverage	Dependent cov-	t cov-	Other insurance
tem, and type of insurance	opera-	tions			Employ-	Employ- er pays	tary	$bility^a$	Covered	Employ- ee pays	and comments
1	2	3	4	5	9	7	œ	6	10	11	12
Stratum 4Enrollment 12,000-24,999	0-24,999										
ALABAMA											
Baldwin Co. (P. 0. Bay Minette)											
Life	Yes	Yes	oĘ	Ins. co.	A11	None	Yes	P, NP, NS	No		cancer.
Hosp.	Yes	Yes	oĘ		A11	None	Yes	P, NP	Yes	A11	
	Yes	Yes	oę	Sh.	A11	None	Yes	P, NP	Yes	A11	
Majmed.	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A11	None	Yes	P, NP	Yes	A11	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. liab	No	•••	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Calhoun Co. (P. 0.											
Tife	Yes	Yes	Rd. of ed.	Tns. co.	A11	None	Yes	P. NP	Yes	A11	Employee may choose
	Yes	Yes	of	_	A11	None	Yes		Yes	A11	from two available plans
Med -surg	Yes	Yes	of	B1. Sh.	A11	None	Yes		Yes	A11	for each type of ins.
Majmed.	Yes	Yes	of		A11	None	Yes	P, NP	Yes	A11	available.
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 11ab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Gadsden											
Life	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	No	:	St. Assn sponsors an
Hosp.	Yes	Yes	Bd. of ed.		A11	None	Yes	P, NP	Yes	A11	additional life hosp., and
Medsurg	Yes	Yes	oĘ	Sh.	A11	None	Yes	P, NP	Yes	A11	medsurg., ins. plan.
Majmed	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A11	None	Yes	P, NP	Yes	A11	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	ON :	:	:	:	:	:	:	:	:	:	
Auto	No No	:	:	:	:	:	:	:	:	:	
Marshall Co. (P. 0.											
	400	Ç.	40 to	,	Mono	۸11	Voc	aN a	Vec	Mone	
	res		d 4	Bl. Cr.	Nine	A11	Yes		Yes	None	
Mod pourse	Yes	2 2	4	R1 Sh	None	A11	Yes		Yes	None	
Mai-med	Yes	O N	, _t		None	A11	Yes	P. NP	Yes	None	
Disability	No	:	:	:	:	:	:		:	:	
0cc. 11.ab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

	2		7	5	4	-	œ	0	-	-	C F
					,		5	`	PI	-	1.2
ALASKA											
CT.		i			i	•					
mose	Yes	Yes	9		202	50%	Yes	P, NP	No	:	::
	res	Yes	OL		202	50%	Yes	P, NP	Yes	A11	
MedSurg.	Yes	Yes			20%	20%	Yes	P, NP	Yes	A11	
Disability	NO N	S D I		Tus. co.	200	200	Yes	P, NP	Yes	A11	
	o N	:	:	•	:	:	:	:	:	:	
	2 S	•	:	:	:	:	:	:	:	:	
Auto	O N		:	:	:	:	:	:	:	:	
	2	:	:	•	:	:	:	:	:	:	
ARIZONA											
Mesa											
Life	No	:	:				:	;	,	,	
Hosp.	No.	:	•						:	:	•
Medsurg.	No			•	:	:	:	:	:	:	
	N N			:		:	:	:	:	:	
	Q.			:	:	:	:	:	:	:	
		•	:	:	:	:	:	:	:	:	
	Q &	:	:	:	:	:	:	:	:	:	
) i	:	:	:	:	:	:	:	:	:	
Auco	ON N	:	:	:	:	:	:	:	:	:	
Scottsdale (P. 0. Phoenix)											
•	No	:	:	:	:	:	:	;			
:	∕ q oN	:	:	:	:	:	:				•
Medsurg	No	:	:	:	:	:	:	:			
Majmed	No	:	:	:	:	:					
Disability	No	:	:		:	:					
0cc. 1fab	No	:	:		:	:					
Fidelity	No	:	:		:	:					
Auto	No	:	:	÷	:	:	:	:	:	:	
Washington Elem. Dist.											
(P. O. Phoenix)											
Life	No	:	:	:	:	:	:	:	:	:	•
Hosp	No	:	:	÷	:	:	:	:	:	:	
Medsurg.	No	:	:	:	:	:	:	:	:	:	
Majmed.	oN :	:	:	:	:	:	:	:	:	:	
Disability	oN ;	:	:	:	:	:	:	:	:	:	
Occ. Llab.	ON :	:	:	:	:	:	:	:	:	:	
Fluelity	ON :	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
ARKANSAS											
Fort Smith											
Life	No	:	:	:	:	:	:	:	:	:	Employee may choose
Hosp.	Yes	Yes	St. Assn	B1. Cr.	A11	None	Yes	P. NP	No		from two available plans
Medsurg	Yes	Yes		B1. Sh.	A11	None	Yes	D. A.	Ş		for hoen and mod source
Majmed.	Yes	Yes		Ins. co.	A11	None	Yes	P. NP	9 Q	: :	ins.
Disability	No	:	:	:	:	:	:	,	; :		
0cc. liab	No	:	:	• • •	:	:	:	:	:	: :	
Fidelity	No	:	:	•	:	:	:		:	, •	
Auto	Yes	No info.	No info. No info.	No info.	No info. No info. No info.	No info.	No info	No info.	: :	: :	
						 	 - 		· •	•	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENHOLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employ- er co- opera-	Payroll deduc- tions	Sponsor	Underwriter	Payment of premiums Employ- Employ-	nt of iums Employ-	Con Volum- tery	Coverage n- Eligi- y bilitya/	Dependent coverage Covered Employ	nt cov- ge Employ-	Other insurance and comments
	2	3	7	5	9	7	8	6	10	11 DE 75	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	[Continued	1)								
ARKANSAS (Continued)	E .										
Little Rock											
Life	No	:	:		:	:	:	:	:	:	Employee may choose
Hosp.	Yes	Yes	of		None	A 11	Yes	P, MP	Yes	A 11	from two available plaus
Medsurg.	Yes	Yes	of o	Sh.	None	A11	Yes	P, NP	Yes	A 11	for each of the following:
Majmed.	Yes	Yes	or or	O	None	A11	Xes.	P, 10	Yes	A 11	hosp., medsurg., and
Disability	Yes	ON N	Bd. Of ed.	Ins. co.	None	A 11	Xes	Ь	:	:	majmed.
Didolina	2 2	:	:	:	:	:	:	:	:	:	
Auto	ON CN	• •	• •	: ;	:	:	:	:	:	:	
	2	:	:	•	:	:	:	;	:	:	
North Little Rock					•						
Life	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	No	Ъ	No	:	•
Hosp.	No	:	:	:	:	:	:	:	:	:	
Medsurg.	No	:	:	:	:	:	:	:	:	:	
Majmed.	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. liab.	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
CALIFORNIA											
Alum Rock Elem. (P. 0.											
San Jose)	;										
Lite	on :	: ;	: ,		: :	:	:	:	:	:	Optical.
Most remark	Yes	Yes	Bd. of ed.		A11	None	Zes,		Yes	A11	Employee may choose
Waf - med	Ves	Yes		Ins. co.	A11	Mone	i i		res V	A11	illable bosp.
Disability	Yes	Yes	of o		A11	None	, K	F , ME	16 9	110	incsurg., and majmed.,
0cc. 1fab	No		:		;		:	;			
Fidelity	No	•	:	:	:	:		:	: :		
Auto	Yes	Z	Bd. of ed.	Ins. co.	None	A11	No	P, MP	:	:	
Anaheim Elem.											
Life	Yes	Yes	St. Assr	Tue	A 11	M.ce.o	•	٩	,	411	
	No				114	and the second		•	• ·	UTU	•
Med -suro	, C		:		:	:	:	:	:	:	
Mai-med.	Yes	Yes	Bd. of ed.	Ins. co.	50%	202	Yes	e d		:17	
Disability	Yes	Yes			A11	None	Yes			1	
0cc. 1fab	Yes	No			None	A11	9	P. MP		: :	
Fidelity	No	:	:	•	:	:	:				
Auto	Yes	No		Ins. co.	A11	None	No.	P. 10			
							ł	!	! !	•	

1.0			•••										•••										•											•									Crom-nractice olimic	plan available	Dren evallable.	optical.	Employee may choose from	two available hosp., med	surg. and mejmed. ins.	plans.	St. Assn sponeors other dissbility for plan	treet freeze treet.
=			AII	AII	AII	A11	:	:		:		411	114	A11	114	:	:	:	:	:			A11	A11	A11	:		: :		•	:		:	:	•	A11			:	:	:		A11	- T	117	A11	AII	:	:	:	:	
01		*		Ies	Yes	Yes	•	:	:	:		X	• • • • • • • • • • • • • • • • • • •		189	:	:	:	:	:			Yes	Yes	Yes	:	•)))		:	:	•	Xes				•	:		Yes	Yes	, , , , , , , , , , , , , , , , , , ,	I C	Ica	:	:	:	:	
6		ρ			, .		e4	4	P, MP	:		6			•	: \$	4		7 .				A	P, 10	P, MP	:	P. MP		:	:			:	:	:	P. MP	:	:			•		A	P. MP						P, 10		
•		Yes	3		a a	30	Yes	Zes	옾	:		Yes	**	Yes		: }	;		2 ;	Ies		1	Yes	Tes	Yes	:	Yes	:	:	:			:	:	:	%	:	:	:		•		Yes	Yes	Yes			I CR				
1		Kone	20.5	2 2	3 5	200	None	All	All	:		Mone	Mone	None				711	111	VII		;	None I	202	20%	:	None	:	:	:			:	:	:	A11	:	:	:	:			None	219	27.9	229	# CO.	ACOE	111	114	VII.	
9		A11	405	5		700	AII	lone	None	:		A11	A11	A11	;		Tour M	Mone	Mone	MODE		;	A11	200	205	• •	A11	:	:	:			:	:	:	None	:	:	:	:			A11	33%	33%	337	11.V	Non-	Mone	None	Mone	
5		Ins. co.							Ins. co.	:		Ins. co.	B1. Cr.	31. Cr.		Ing. co.	The					Tue	14. co.	51. 54.	51. Sn.	:	Ins. co.	:	:	:			:	:	:	Ins. co.	:	:	:	:			Ins. co.	31. Cr.	B1. Cr.	31. Cr.	Ing. co.	The				
4		St. Assn	Bd. of ed.		of	St Ases			pa or ea.	:		Bd. of ed.	ŏ	Bd. of ed.	:	Bd. of ed.	of	of		1		Q+ Veen	Rd of ad				St. Assn	:	:	:			:	:		Ed. of ed.	:	:	:	:		•	ed.	of ed.	of ed.	of ed.	of ed.		of of	of J	5	
3		Yes	Yes	Yes	Yes		N CM	2 2	2	:		Yes	Yes	Yes	:	Yes	No	No	No.	;		Yes		*	Pas	: }	Ies	:	:	:				:	: 1	Ies	:	:	:	:		1	Xes.	Yes	Yes	Yes	Yes	No	2	<u>2</u>) :	
2		Yes	Yes	Yes	Yes	*	, de	A P	, (i		!	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	1		Yes	Yes	X 0 X	201	0 A	I Les	9 ;	ON S	No		Š		2 0	2 5	re r	04	0 1	No	No		i	Yes	Tes	Yes	Yes	Yes	Yes	Yes	Yes	! 	
1	Anaheim H. S.	Life	Hosp.	Medsurg.	Majmed	Disability	Occ. liab.	Fidelity	Airto		-3 F L	Life	Hosp	Medsurg.	Majmed	Disability	Occ. liab	Fidelity	Auto		Bakersfield	Life	Hosp.	Medsurg.	Maimed.	Disability	000 140k	TATALATA	fidelity	Auto	Bellflower	Life	Hoan	Med sure		Dieshilita	Description	144014	rdelicy	Auto	Borkelon	Dermetey	Total	Hosp	Medsurg.	Majmed.	Disability	Occ. liab	Fidelity	Auto		

a/Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

i

	Employ-	Payroll			Payment of	t of	Cov	erage	Dependent	t cov-	
Stratum, state, school system, and type of insurance	er co- opera-	deduc- tions	Sponsor	Underwriter	premiums Employ- Emp	Employ-	Volun- tary	un- Eligi- y bility ^a /	Covered E	Employ-	Other insurance and comments
1	2	3	4	5	6	7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued))-24,999 (Continue	1)								
CALIFORNIA (Continued)		,									
Burbank						ļ			;		•
Life	Yes	Yes	oŧ		None	A11	Yes		or :	•	Group-practice clinic
Hosp.	Yes	Yes	oĘ	Ins. co.	None	A11	£		Yes	AII	plan available.
Medsurg.	Yes	Yes	of		None	A11	<u>۾</u>	P, NP	Yes	A11	Employee may choose from
Majmed.	Yes	Yes	Bd. of ed.	Ins. co.	None	A 11	Se .	P, MP	Tes	VII	ailable hosp.,
Disability	No	:	:	:	:	:	:	:	:	:	surg. and maj. med., ins.
0cc. 1fab	No No	:	:	•	:	:	:	:	:	:	prene.
Fidelity	No No	:	:	:	:	:	:	:	:	:	
Auto	No	:	•	:	:	:	:	:	:	:	
Compton Elem.											
Life	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes		Yes	A 11	Employee may choose from
	Yes	Yes	Local Assn	B1. Cr.	20%	20%	Yes	P, NP	Yes	A11	
Medsurg	Yes	Yes	Local Assn		50%	205	Yes		Yes	A11	surg. and majmed., ins.
Majmed	Yes	Yes	Local Assn	B 1. Cr.	50 %	20 %	Xes.	P, XP	Yes	VII	plans.
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	ы	•	:	
Occ. liab	No	:	:	:	:	:	:	•	:	:	
Fidelity	SK :	:	:	:	•	:	:	:	:	:	
Auto	No No	:	:	:	•	:	:	•	•	:	
Compton H. S.											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	ь	Yes	A11	sponsors
Hosp.	Yes	Yes	St. Assn	B1. Cr.	A11	None	Yes		Yes	VIII	additional life ins. plan.
Medsurg	Yes	Yes	St. Assn	B1. Cr.	A11	None	Yes	P, NP	Yes	V 11	
Majmed.	N _o	:	:	:	:	:	:	:	:	:	
	e i	:	•		• !	• •	: ;		:	:	
Occ. liab	Yes	ON :	, 9		None	A11	2 5		•	:	
Fidelity	Yes	Q. ;	9 4		None	114		F, 18	•	•	
Auto	Yes	ON O	Ba. or ea.	Ins. co.	ACHE	114	2		•	:	
Covina-Valley (P. 0.											
Covina)					,	;	ı	1	j	,	
Life	Yes	Yes	St. Assn	Ins. co.	A 11	Mone	Yes.	Р4	Ies	11V	•
Hosp.	% ;	• ;			• • •		: }	: :	: }	:[
Medsurg.	Yes	Yes	St. Assn	Bi. Cr.	VII	ACHE			Tes	114	
Majmed.	/GON				•••	: 2	: \$: •	• !	•	
Disability	Yes	Yes	St. A55H	Lus: co.	TTU	MOHE	T C		:	•	
Occ. Itab.	O ;	:	:	•	:	•	:	•	:	•	
Fidelity	or :	•	:	:	:	:	:	•	•	•	
Auto	<u>Q</u>	:	:	:	:	:	:	:	•	•	

	71	Group-practice clinic	All plan available.		P		plan.	•	::			*BG. Of	All yr. commed cost.	A11	Att	•	•	:	•				All	A11	A11			•		•			AII	All	All	AII	•••	• • •	:	•		A11 8t Ass. 22000000	St. Assu sponsors	Deat Wouldlong lite ins. plan.	Part	Part	•		:
9		:	ïes	Xes	ĬĠ	:	:	:	:		*			IC.	Ü	:	:	:	:			Yes	Yes	Yes	Yes	:	•		:			1	Zes	Zex	Ies ,	res	:	:	:	:		Yes	,		res	Ies	:		:
6		:	۳, د ۱	بر ر چ ا	r, m	: \$	r, Mr	<u>.</u>	:		P. MP	P. 1			.	•			•			L		P, MP	P, MP	P, MP		:	:			•		ار ا	7		Ko info	No tato.	Mo info.			ė.	P. #P	7 d	1	r, ar	:		:
8		:	Yes			<u> </u>	•	0	•		Yes			•	,				•			Yes	Yes	Yes	Yes	Yes	:	:	:			,	res	2 2		A		2 2		2		Yes	Yes	Yes		70	:		:
4		:,	None None			Ko info		A11			15%	Partx	Part*	Partx	Mcne	:	:	:				None	202	202	202	None	:	:	:			1	11 v	114	A11	Mone	A11	¥11	A11	!		Mone	20%	202	205	2	: :		:
9		::	411 411	A11	•	No info.		None			85%	Part	Part	Part	A11	:	:	:			;	AII	202	202	20%	A 11	:	:	:			411	Mone	Mone	None	A11	None	None	None	.		A11	203	202	205	2	:		•
5		Toe				Ins. co.		Ins. co.			Ins. co.			B1. Cr.	Ins. co.	:	:	:				Tus. co.				Ins. co.	:	:	:			Ins. co.		B1. Cr.			Ins. co.	Ins. co.				Ins. co.		B1. Cr.					•
7		Bd. of ed.	of.	Bd. of ed.	:	Bd. of ed.	:	Bd. of ed.		•	ot ot	of,	of	Bd. of ed.	St. Assn	:	:	:			Rd of ad	ָט ע ס	3 6	4	5 4		:	:	:			St. Assn			o£		οĘ	Bd. of ed.	Bd. of ed.				ot o	οĘ	Bd. of ed.	:			
3		Yes	Yes	Yes	:	S.	:	O X		,	Q 1	Yes	Yes	Yes	Yes	:	:	:			Yes	AP.	Aps Aps	Ap a	700	s a t	:	:	:			Yes	Yes	Yes	Yes	Yes	No	No No	No		,	Yes	xes ~	Yes	Yes	:	:		:
2	Ç.	Yes	Yes	Yes	No	Yes	No	Yes		20%	za.	Yes	Yes	Yes	Yes	ON :	0 :	ON C			Yes	Yes	Yes	Yes	Ves	7 C	2 2	2 2	Q.			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		\$	Yes	res	Ye s	Yes	No	No		No
1	Cupertino Life	Hosp.	Medsurg.	Majmed.	Disability	Ucc. Ilab.	Fluelity	Auto	Downey		•	Med sure	Mat. med	124] med	Occ 14sh	Widelite:	Auto	•••••••••••••	East Whittier (p o	Whittier)	Life	•	:	:			Fidelity	Auto		El Rancho (P. O. Pico	Rivera)	Life	Hosp.	Medsurg.	Majmed.	Disability	UCC. 11ab.	rigericy	Auto	Fullorton Blom	Fulleton glem.		Med same	Tick - and Arman	maj-med	Disability	Occ. Ifab.	1	Fidelity

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TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

					•	•				•	•
	Employ-	Payroll			Payment of	t of	Ç	Coverage	Dependent	-000	
	er co-	-deduc-	Sponsor	Underwriter	premiums	Lums	Volun-	Eligi-	27		Other insurance
tem, and type or insurance	opera- tion	C10US			Employ- ee pays	er pays	cary	DITICAL	Covered	ee pays	
1	2	3	7	5	9	7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	(Continued	•								
CALIFORNIA (Continued)											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	д	Yes	A11	Group-practice clinic
	No	. :			:	:		:		:	plan available.
	No	:	:	:	:	:		:	:	:	
Mai-med.	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	No	P. NP	Yes	A11	
Disability	Yes	Yes			A11	None	Yes	P, NP	:	:	
0cc. liab	No	:	:	•	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Glendale											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P	No	:	:
	Yes	Yes	Bd. of ed.		None	A11	No	P, NP	Yes	A11	
Medsurg	Yes	Yes	Bd. of ed.	B1. Cr.	None	A11	No	P, NP	Yes	A11	
Majmed	Yes	Yes	Bd. of ed.	B1. Cr.	None	A11	No		Yes	A11	
Disability	Yes	Yes	St. Assn	Ins. co.	V11	None	Yes	P, NP	:	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Grossmont H. S.											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	д	Yes	A11	A. F. T. sponsors an
	Yes	Yes			None	A11	No	P, NP	Yes	A11	
Medsurg	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	No	P, NP	Yes	A11	
Majmed	Yes	Yes	Bd. of ed.	Ins. co.	None	A11	No	P, NP	Yes	A11	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:			•	:	:	•	:	:	
Auto	Yes	<u>8</u>	Bd. of ed.	Ins. co.	No into.	No into.	No into. No	No into	:	:	
Hudson Elem. (P. 0.											
La Puente)					•		1		,		
Life	Yes	Yes	St. Assn	Ins. co.	All	None	Yes		No	:	:
Hosp.	Yes	Yes	Local Assn		All	None	Yes		No	:	
Medsurg.	Yes	Yes	Local Assn	B1. Cr.	VII	None	Yes	P, NP	No	:	
Majmed.	No !	: ;			• •	: ;	: ;	•	:	:	
Disability	Yes	Yes	St. Assn	Ins. co.	AII	None	Yes	P, NP	:	:	
Occ. Itab.	ON :	:	:	:	:	:	:	:	:	:	
Fidelity	ON	: ;					: ;	:	:	:	
Auto	Ies	ON ON	ba. or ea.	Tus. co.	None	114	Q Q	4	:	:	

1.9			•													::												•										•	•										•							
			:	A11	114	77.	AII	:	:	•	:						VII V	A11	:	:	•			•				• •	A11	AII	A 11	:	:	:	:			A11	A11	A11		:	•	:	:	:			• • • • • • • • • • • • • • • • • • •	A11	A11	717	:	•	:	:
01			No	Ves	200	TCS	Ies	:	:	:	:					: ;	Yes	Xes	:	:	•	•					QN	204	IES	xes.	Yes	:	:	:	:			Yes	Yes	Yes		•	:	•	:	:		N.	0 A	902	res Too	S I	• •	•	•	:
6			Ъ	P. NP	d N		r, nr	:	:	P, KP	P, NP						F, NF	F, NF	:	:	:	•	:	•			Ф	9	, t	r, 1	F, NF	24	:	:	:			P, NP	P, NP	P. NP				•	:	:		Δ.	QX			r, Mr	r, Mr	7 d d		:
80		}	Yes	Yes	Ves	200	100	:	:	S N	No No						ב ני	Xes	:	:	:	:	:				Ves	Vec	o o	201	Ies	Yes	:	:	:			Yes	Yes	Yes	:	Yes	}	•	•	:		Ves	Yes	V V	200	Yes	CN	Q Q	2	:
-		;	None	80%	80%	80%	•	:	• ,	AII	A 11				,	70	* 60 C	* 00	:	:	:	:	:				None	None	None	None	None	None	:	:	:		;	None	None	None	•	None		•	•	•		None	None	None	ouc _N	None	A11	A11	•	:
9		,	AII	20%	20%	202	?	•		None	None				•	£04	ָרָלָ מילי	*00	:	:	:	:	:				A11	A11	A 11	A 1.1	A11	TTV	:	:	:		,	VII	A 11	A 11	:	A11	•	• •	•	:		A11	A11	A11	A11	A11	None	None		•
5		i I	Lus. co.	Bl. Cr.	B1. Cr.	Bl. Cr.		• •	· · · · · · · · · · · · · · · · · · ·	Tus. co.	Ins. co.					B1. Sh.	n 1 ch		•	:	•	•	:				Ins. co.	B1. Cr.	B1. Cr.		The co.		•	•	• • •			Lus. co.	BI. Cr.	Bl. Cr.	:	Ins. co.	•			•		Ins. co.	B1. Cr.	B1. Cr.		Ins. co.	Ins. co.		•	•
7		Tocal Agen	DOCAL ASSII	ö	Bd. of ed.	Bd. of ed.		• •	, po	; ·	Bd. of ed.				:	Bd. of ed.	of.		:	:	:	:	:				St. Assn	Bd. of ed.		of			•	•	•		4000			St. Assn	:	St. Assn	:	•		•		St. Assn	St. Assn	St. Assn))
6		Voc	TCS	Xes	Yes	Yes	:		N	2 2	2				:	Yes	Yes	•	:	•	:	:	:				Yes	Yes	Yes	Yes	Ves		•	:	•		Voo	100	Xes	Yes	:	Yes	:	:		•		Yes	Yes	Yes	Yes	Yes	No	No	:	
2		Ves		zez.	Yes	Yes	No	No	Ves		Xes				No	Yes	Yes	Z		2 2	O :	ON :	No				Yes	Yes	Yes	Yes	Yes	Q.) C) Z	2		Vos		sa I	Yes	No No	Yes	No	No	No	i		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	:
I	Inglewcid	Life	Hosn	Tropic	Medsurg	Majmed	Disability	0cc. 1iab	Fidelity	Auto	·····	2 II 41 00 mm 04	Netti CO. JE. H. S.	(P. O. Bakersfield)	Life	Hosp.	Medsurg.	Maimed.	Disability	000 140th	Hiddlen.	ruelley	Auro		-	(P. O. La Mesa)	Life	Hosp.	Medsurg	Majmed	Disability	Occ. 1fab.	Fidelity	Auto		Lompoc	Life	Hosp		ins-nati	Majmed.	Disability	Occ. liab	Fidelity	Auto		Modesto	Life	Hosp	Medsurg.	Majmed	Disability	Occ. 1tab.	Fidelity	Auto	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

	Employ-	Payrol1			Payment of	it of	Coverage	rerage	Dependent o	nt cov-		
Stratum, state, school system, and type of insurance	er co- opera- tion	deduc- tions	Sponsor	Underwriter	721	ums Employ-	Volun- tary	Eligi- bilitya/	erage Covered Er	ge Employ-	Other insurance and comments	
1	2	3	4	5	9	7	8	6	10	ee pays	12	1
Stratum 4Enrollment 12,000-24,999	-24,999 ((Continued)	1)									
CALIFORNIA (Continued) Montebello												
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	Ā	Yes	A11		
Hosp.	No	:	:	:	:	:	:	:	:	! .	•	
Medsurg	No	:	•	:	:	:	:	:	•	:		
Majmed.	Yes	Yes	Bd. of ed.	Ins. co.	None	A 11	No	P, NP	Yes	A11		
Disability	No :	:	:	:	:	:	:	:	:	:		
Ucc. Llab.	oN .	:	:	:	:	:	:	:	:	:		
Fidelity	No	: ;	:		:	:	:	:	:	:		
Aueo	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No	P, NP	:	:		
Norwalk-La Mirada (P. 0. Norwalk)												
Life	No	:	:	:	:	:	:	:	:		•	
Hosp.	No	:	:	•	:	:	:					
Medsurg	No	:	:	:	:			: :	•	•		
Majmed	Yes	Yes	Bd. of ed.	B1. Sh.	20%	20%	Yes	P. NP	Yes	A11		
Disability	No	:	:	:	:	:	:	:	:	:		
Occ. liab.	No	:	:	:	:	:	:	:	:	:		
Fidelity	No.	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
Ontario												
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Ves	D	Voc	111		
Hosp.	Yes	Yes	St. Assn	_	A11	None	Yes	P. NP	Yes	A11	•	
Medsurg	Yes	Yes	St. Assn		A 11	None	Yes	P, NP	Yes	A11		
Majmed.	Yes	Yes	St. Assn	B1. Cr.	A 11	None	Yes	P, NP	Yes	A 11		
Disability	Yes	Yes	St. Assn	Ins. co.	A 11	None	Yes	P, NP	:	:		
Occ. 11ab	ON X	:	:	:	:	:	:	:	:	:		
	NO.	:	:	:	:	:	:	:	:	:		
Auco	ON ON	:	:	:	:	:	:	:	:	:		
Orange												
Life	Yes	S :	a1 ≜	Ins. co.	None	A 11	Yes		Yes	None	:	
Hosp	Yes	Yes	a F		Part	Part	Yes		Yes	None		
Med.=surg.	Yes	Yes	ď,		Part	Part	Yes	P, NP	Yes	None		
Majmed.	Yes	Yes	ot ot		Part	Part	Yes	P, NP	Yes	None		
Disability	Yes	ON :	G		ë ë	No info.	Yes		:	:		
Ucc. Ilab.	Yes	No	Bd. of ed.	Ins. co.	A 11	None	No info.	No info.	:	:		
Filerity	ON N	:	:	:	:	:	:	:	:	:		
One	Q.	:	:	:	:	:	:	:	:	:		

12		Croun-procedos oldado	group-practice cillic	pran avallable.									•									•									•	Male members only.	Group-practice clinic	plan available.	med	jmed. plang		entire premium for the	second plan.		*Admin. and supvs.only.	Group-practice clinic	plan available.					
11		A 11	110	:	• • •	TTV	:	:	:	:		11	Dart	Dart	Part			•	: :			A11	A11	A11	A11	:	:	:	:		•	A11	A11	A11	AII	:	:	:	:		A11	A11	A11	A11	:	:	:	:
10		Ves	3	•		TCP	•	•	:	•		Ves	Ves	Yes	Yes				•	•		Yes	Yes	Yes	Yes	:	:	:	:		ł	Yes	E E	res	Yes	:	•	:	•		Yes	Yes	Yes	Yes	:	:	•	•
6		P. NP	•	•	QX Q	, o	TN 6 T	:	• •	•		Д.	P. NP		P. NP			• •	P. NP	•		4	P, NP	P, NP	P, NP	В	P, NP	P, NP	P, NP		÷	Ky t			r, NF		•	:	: :		**		P, NP	P, NP	P, NP	No info	:	•
∞		No			a d A	200	2 ·	:	•	•		Yes	Yes	Yes	Yes	:			No.			Yes	Yes	Yes	Yes	Yes	No	No	No			res	e o	S J	n o	C D T	•	:	:		Yes	Yes	Yes	Yes	Yes	No info.	:	:
7		30%	2 .		¥11	None		• •				None	229	2/2	249	:	•		A11			None	70%	70%	70%	None	A11	A11	A11		*	None	Dari	rait	Mono	None	•	:	•		None	None	None	None	None	No irfo.	:	:
9		70%			None	A 11	: :					A11	33%	33%	33%	:	•	•	None			A11	30%	30%	30%	A11	None	None	None		11.	Dart	7200	FAIC	raic A11	1144	•	:	•		A11	A11	A 11	A11	111	No info.	:	:
2		Ins. co.			B1. Cr.			•	•			Ins. co.	Ins. co.	Ins. co.	Ins. co.	•			Ins. co.			Ins. co.			B1. Sh.	Ins. co.	Ins. co.	Ins. co.	Ins. co.		Tropic Contraction	R1 Cr	R1. Cr			}			•		Ins. co.			B1. Cr.	Ins. co.	Ins. co.	:	:
4		Bd. of ed.	:	:	Bd. of ed.	of	:	•	•			Local Assn	Bd. of ed.	Bd. of ed.	Bd. of ed.	:	:	:	Bd. of ed.		•	Local Assn		Bd. of ed.	Bd. of ed.		oŧ	oŧ	Bd. of ed.		Qt Accn			4				•								Bd. of ed.	:	:
٦		Yes	:	:	Yes	Yes	:	:	:			Yes	Yes	Yes	Yes	:	:	:	No		į	Yes	Yes	Yes	Yes	Yes	N _o	N N	No No		Vec	Yes	Yes	X A	Yes				•		Yes	Yes	Yes	Yes	Yes	Yes	:	:
7		Yes	No	No	Yes	Yes	No	No	No			Yes	Yes	Yes	Yes	No	No	No	Yes		į	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		VPS	Yes	Yes	Yes	Yes	No	No	NO		,	Yes	Yes	Yes	Yes	Yes	Yes	<u>و</u>	No O
T	Palo Alto	Life	Hosp.	Medsurg	Majmed	Disability	0cc. 1iab	Fidelity	Auto		Pomona	Life	Hosp.	Medsurg	Majmed.	Disability	Occ. liab	Fidelity	Auto		KIVETS1de	LITE	Hosp	Medsurg.	Majmed.	Disability	Occ. Liab.	Fidelity	Auto	San Teandro	Life			Maimed.	Disability	Occ. liab.	Fidelity	Auto	Son Motor	סמון המנכס	Life	Hosp	Medsurg.	Majmed.	Disability	Occ. Ilab	Fidelity	Auto

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, empl.yed personnel.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC

*Tull fact Provided by ERIC

	Other insurance	COMMETTER	12
	•		Ţ
Dependent cov-	erage	Covered Emp	10 1
Coverage	Volun- Eligi-	D111Cy_	6
Ö	Volun	cary	8
ayment of	Lums	Employ- er pays	7
Paymer	premiums	Employ- Employ- ee pays er pays	9
	Underwriter		5
	Sponsor		7
Payrol1	deduc-	tions	3
Employ- Payroll	er co-	opera- tion	2
	Stratum, state, school sys-	tem, and type of insurance	1

Stratum 4--Enrollment 12,000-24,999 (Continued)

	:									•									•									Group-practice clinic	plan available.							
	A 11	A 11	A 11	A 11	:	:	:	:		A11	A 11	A 11	:	:	:	:	:		:	A11	A11	A11	:	:	:	:		A11	A11	A11	A11	:	•	:		,
	Yes	Yes	Yes	Yes	:	:	:	:		Yes	Yes	Xe s	:	:	:	:	:		:	Yes	Yes	Yes	:	:	:	:		Yes	Yes	Yes	Yes		:) 3 3
	A	P, NP	P, NP	P, NP	4	P, NP	a	P, NP		.	Ъ	~	:	6 4	:		. No info.		:	P, NP	P, NP	P, NP		P, NP	:	•		Q .	P, NP	P. NP			•) () (•
	Yes	Yes	Yes	Yes	Yes	No	No	No		Yes	Yes	Yes	:	Yes	:	:	No info.		:	Υ.	Yes	Yes	Yes	No.	:	:		Ves	Yes	Yes	Yes	Yes				•
	None	None	None	None	None	A11	A11	A11		None	None	None	:	None	:	:	No info		:	None	None	None	None	A11	:	:		None	None	None	None	None		• •	• · ·	•
	A11	A11	A 11	A11	A11	None	None	None		A11	A 11	A11	:	A11	:		No fufo.		:	A11	A11	A11	A11	None	:	:		A 11	A11	A11	A11	A11	: :		•	•
	Ins. co.	_	B1. Cr.	B1. Cr.	Ins. co.	Ins. co.	Ins. co.	Ins. co.		Ins. co.	B1. Sh.	B1. Sh.	:	Ins. co.	:	:	Ins. co.		:	B1. Cr.	B1. Cr.	B1. Cr.	Ins. co.	Ins. co.	:	:		The	B1. Cr.	B1. Cr.	R Cr.			•	•	:
	St. Assn	Bd. of ed.	Bd. of ed.	of	Local Assn	Bd. of ed.	Bd. of ed.	Bd. of ed.		Local Assn	Local Assn	Local Assn	:	Local Assn	:	:	Bd. of ed.		:	St. Assn				Bd. of ed.	:	:		Tocal Agen	Local Assn	Tocal Assn	Tocal Asen	Tocal Assn		•	•	:
	Yes	Yes	Yes	Yes	Yes	No	No	No		Yes	Yes	Yes	:	Yes	:	:	No		:	Yes	Yes	Yes	Yes	N _o	:	:		400	Yes	Ves	Apo	No.	7		:	:
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	No	Yes	No	No	Yes		No	Yes	Yes	Yes	Yes	Yes	No	No		000	Tes A bs	Z A	302	Yes		2 2	2 2	Z Z
CALIFORNIA (Continued)	Tiffe	Cach	Wed -surg.	Maimed.	Disability	0cc. 1fab	Fidelity	Auto	Santa Barbara	Life	Hosp.	Medsurg.	Majmed.	Disability	0cc. 1iab	Fidelity	Auto	Santa Monica	Life	HOSP	Med -sure	Majimed	Disability	Scc. 11ab.	Fidelity	Auto	Sweetwater H. S.	(P. O. Chula Vista)	noon	Date Political		Diotility		14.4.14+	Fldellty	Auto

12	:	:	:	St. Assn sponsors an additional hosp. ins. plan. Employee may choose from two available disability ins. plans.	*Public Employee Ret. Assn. St. Assn sponsors an additional hosp., med surg. and majmed. ins. plan.
11	A11 A11 A11 A11 	A11 A11 A11 A11 A11	Part A11 A11 A11	A11: : : : : : : : : : : : : : : : : : :	A111 A111 A111 A111
10	Yes Yes Yes	Yes Yes Yes	Yes Yes Yes	No Yes	No Yes Yes Yes
6	P, NP	P, NP P, NP P, NP P, NP P, NP	P, NP	P, NP P, NP	P, NP P, NP P, NP P, NP P, NP P, NP
8	Yes Yes Yes	Yes No No No No No	No Yes Yes Yes	Yes Yes Yes	Yes Yes Yes Yes No
7	None None None None	None A11 A11 A11 A11	50% None None None	50% None None	None None None None A.11
9	A11 A11 A11 A11	A11 None None None None None	50% A11 A11 A11	50% A11 A11	A11 A11 A11 A11 None
5	Ins. co. B1. Cr. B1. Cr. B1. Cr.	Ins. co. B1. Cr. B1. Cr. Ins. co. Ins. co. Ins. co.	Ins. co. Ins. co. Ins. co. Ins. co	Ins. co. B1. Cr Ins. co	Ins. co. B1. Cr. & B1. Sh. B1. Cr. & B1. Sh. B1. Cr. & B1. Sh. Ins. co. Ins. co.
4	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	St. Assn Bd. of ed. Bd. of ed. Bd. of ed Bd. of ed.	Bd. of ed. St. Assn St. Assn	Bd. of ed. Bd. of ed. Bd. of ed.	Other* St. Assn St. Assn St. Assn Bd. of ed. Bd. of ed.
3	No Yes Yes Yes	Yes No No No No	Yes Yes Yes Yes	Yes	Yes Yes Yes Yes No
2	Yes Yes Yes Yes No No	Yes Yes Yes No Yes No	Yes Yes Yes Yes No No	Yes Yes No Yes No No	Yes Yes Yes Yes No No Yes
1	West Covina Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	Whittler H. S. Life Life Hosp Medsurg Majmed Disability Occ. liab Fidelity Auto	Adams-Arapahoe Jt. (P. O. Aurora) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto		

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

		ł									
	Employ-	Payroll	1000	11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	Payment of	nt of	CO	Coverage	Dependent	nt cov-	
Stratum, state, school system, and type of insurance	er co- opera- tion	tions	Sponsor	Underwriter	Employ- Emp	Employ-	Volun- tary	Eligi- bility ^a /	Coverage Employ-	Employ-	Other insurance and comments
1	2	3	4	5	9	7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	(Continued	Cı								
COLORADO (Continued)											
Colorado Springs			1								
	Yes	Yes	of		50%	20%	oN :	P, NP	No.	• 1	•
:	Xes.	Yes	or or		50%	50%	2		Yes	A11	
Medsurg.	Yes	Yes	9		50%	20% 10%	& ;	•	Yes	A11	
Majmed.	Yes	Yes	Bd. or ed.	Ins. co.	20%	20%	No	P, NP	Yes	A11	
Disability	oN :	:	:	::	:	:	:	:	:	•	
Occ. Liab.	No	:	:	•	:	:	:	:	:	:	
Fidelity	No No	:	:	•	:	:	:	:	:	:	
Auto	No	:	•	:	:	:	:	:	:	:	
Pueblo											
Life	Yes	Yes	Bd. of ed.	Tns. co.	None	A11	Vec	QN Q	Ŋ	ı	0+ Acc noon +2
	Yes	Yes	of t		Part	Dartx	700		Q Z		nasii alid n. F.
•	Yes	Yes	i y	Cr. & B1.	Part	Part*	Yes		O N		bosn and med sume fre
	No		•	3 .		1 4					
/	ON N			, ,		• •		•	• ,		Fram.
	Q N) (•	•	•	•		or cut pays
144) N		:	•	•	:	•	•	•		per empioyee coward cost.
Anto	2 5	•	:	•	•	•	•	:	:	:	
	2	:	:	:	:	:	:	:	:	:	
neio timo citado o											
Bridenort											
Life	Ves	Ves	Tocal sout	Tng. co.	None	Δ11	Voc	מא פא	2		
Hosp	Yes	Yes			None	A11	Yes	•	Yes	A 11	•
Medsurg.	Yes	Yes		B1. Sh.	None	A11	Yes	è	Yes	A11	
	Yes	Yes		-	None	A11	Yes	E E	Yes	A11	
Disability	No	:	:	:	:	:	:		:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
New Britain											
Life	Yes	Yes	Bd. of ed.	Ins. co.	20%	50%	No	P. NP	No		
Hosp.	Yes	Yes	Local govt	O	20%	20%	No		No	•	
urg.	Yes	Yes	Local govt	B1. Sh.	20%	50%	No		No		
•	Yes	Yes			20%	50%	No	P. NP	Yes	A11	
Disability	No				2 4	: :) ·				
0cc. 11ab.	N N			• •	• •	•	•	•	•	•	
Fidelity	Yes	No	۳,	Tns. co.	None	A11	. ov	No info	• •	• •	
	No.										
							•	•	•))	

12	:									Employee may choose	from two available dis-	ability ins. plans.	•						A contributory life ins.		also offered for which the	employee pays at the rate		City pays the balance of	cost.				:										•								
1	A1 1	A11	A11	A11	:	:	:	:		:	None	None	:	:	:	:	:			A 1.1	A11	Part	. :	:	:	:			• •	AII	AII	All	:	:	:	:			:	A11	A11	:	:	:	•	:	
10	Yes	Yes	Yes	Yes	:	:	:	:		No	Yes	Yes	:	:	:	:	:		No	Yes	Yes	Yes	:	:	:	:		!	oN I	Yes	Yes	Yes	:	:	:	:			:	Yes	Yes	:	:	:	:	:	
6	P, NP	P, NP	P, NP	P, NP	:	:	:	:		P, NP	P, NP	P, NP	•	P, NP	:	:	:		P. NP. NS		P. NP. NS				:	:		!	P, NP, NS	P, NP			P, NP	P, NP	:	P, NP			:	P, NP	P, NP	•	:	:	•	:	
80	Yes	Yes	Yes	Yes	:	:	:	:		Yes	No	No	:	Yes	:	:	:		No	No	Q N	No	Yes	:	:	:		ł	Yes	Xes	Yes	Yes	Yes	No	:	No			:	Yes	Yes	:	:	:	:	:	
7	20%	None	None	20%	:	:	:	:		%09	A11	A11	:	None	:	:	:		A11	A11	A11	33%	None	:	:	:		Š	% 100	A11	AII	None	None	A11	:	A11			:	A11	None	:	:	:	:	:	
9	20%	A11	A11	20%	:	:	:	:		707	None	None	:	A11	:	:	:		None	None	None	%19	A11	:	:	:		ě	40%	None	None	AII	A11	None	:	None			:	None	A11	:	:	•	:	:	
5	Ins. co.			Ins. co.	:	•	:	:		Ins. co.	B1. Cr.	B1. Sh.	:	Ins. co.	:	:	:		Ins. co.	B1. Cr.	B1. Sh.	Ins. co.	Ins. co.	:	:	•			Lns. co.		b1. on.		Ins. co.	Ins. co.	:	Ins. co.					B1. Sh.	:	:	•	•	•	
4	of	of of	g,	Bd. Or ed.	:	:	:	•		Local govt	Bd. of ed.	Bd. of ed.	:	St. Assn	•	•	:		Local govt	Local govt			St. Assn	:	:	:		4.00	Local gove	bd. or ed.	ba. or ed.	Local Assn		Bd. of ed.		Bd. of ed.					Bd. of ed.	:	:	:	:	:	
3	Yes	Yes	Yes	Yes	:	•	:	:		Yes	No	No	:	Yes	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:		4.0	res	res	I ES	Yes	Yes	No	:	N N			: ;	Yes	Yes	:	:	:	:	:	
2	Yes	Yes	Yes	Yes	ON :	No.	oN ;	No		Yes	Yes	Yes	/qoN	Yes	No	No	No		Yes	Yes	Yes	Yes	Yes	No	No	No		4	res	res	ies	res 	Yes	Yes	No	Yes		1	o N	Yes	Yes	No	No	No	No	No	
	Norwalk Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. Ilab.	Fidelity	Auto	Stamford	Life	Hosp	Medsurg.	Majmed.	Disability	0cc. 1tab	Fidelity	Auto	Waterburv	Life	Hosp.	Medsurg.	Majmed	Disability	0cc. 11ab	Fidelity	Auto	two the cut to the	Tife	Tion	Most constant		Majmed	Disability	Occ. Liab	Fidelity	Auto	DEIAWARE	Wilmington	Life	Hosp	Medsurg.	Majmed	Disability	0cc. 1iab	Fidelity	Auto	

ERIC Position Productive Enc.

- Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. considering. a/ Key: P

(Continued)
DISTRICT
F SCHOOL
, by emolibent of school d
1964-65,
R PUBLIC-SCHOOL PERSONNEL,
MSURANCE PROVISIONS FOR PUBLIC
INSURANCE
1GROUP
TABLE 11

Ctratia etate, school sws-		, '						ı	-		Other January
type of insurance	er co-	deduc- tions	Sponsor	Underwriter	Employ- E	Employ-	Volum- tary	Fitti-	Covered	Paploy-	Other insurance
	tion	Š			ee pays	er pays	·	o	01	ee pays	- 12
2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	7 666 %-0	Continued	4		0		•		2		1
Bay Co. (P. O. Panama CILY)		1	,	•	111	,	•	\$	Š		
Life	Tes	Ies.	Local Assn		A11		ICS	r,		• • •	•
Hosp.	Yes	Jes	Local Assn	Ins. co.	VII	Hope		r, m		VII	
Medsurg	No	:	:	:	:	:	:	:	:	:	
•	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. Hab.	No	:	:	:	:	:	:	:	:	:	
Ridelity) N			•	:	:	:	:	:	:	
	No.	:	:	:	:	:	:	:	:	:	
Take Co. (P. O. Tavares)											
14fe	Ves	Yes	Rd. of ed.	Tas. co.	757	257	Yes	P4	<u>e</u>	•	:
		***	4		757	252	Yes	P	Yes	A11	
:	TCS	To A	4		757	252	***	, Δ	Yes	A11	
Hed surg.	ICS	IES	3 4		154	254		۹ ۵		A11	
Majmed	res	zez-	9		1.14	407	101	4 F		1	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	AII	Mone	Xe X	4	:	:	
Occ. 1iab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Leon Co. 'P. 0.											
Tallahassee)											
Life	No	:	:		::	• •	: ;	:		:	:
Hosp.	Ye s	Yes			A11	None a		4 6		•	
Medsurg	Yes	Ies	bd. or ed.	B1. Sn.	114	NO.	Tue			:	
Majmed	No.	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No No	:	:	÷	:	:	:	:	:	:	
Auto	No No	:	:	:	;	:	:	:	:	:	
Manatee Co. (P. 0.											
(uo:											
Life	No	:				• • • •	: ;		: }	. ;	:
Hosp.	Yes	Yes			797	777	Ies			FELL	
Medsurg	Yes	Yes		Sh.		777	Zes.	P, IE	168	Part	
Majmed	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.		222	Ž	P, MP	Zes.	Part	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
	MO			•		•			:	:	
		:	• • •	::	:		•	:	, ,		

12	•	Employee may choose from two available plans for hosp.	:	:	:
11	A11 A11 A11	: • • • • • • • • • • • • • • • • • • •	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	: T	A111
10	. 	K K K K K K K K K K K K K K K K K K K	K K K K K K K K K K K K K K K K K K K		
6		# 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	P, NP, NS P, NP, NS	F, T
80	Yes	Yes Yes Yes	Yes Kes Kes	. ж.	
7	None None	None None None None	Part Part None	None None	None None None
9	A11 A11 A11	A A A A A A A A A A	Part Part Part	:	A
5	B1. Cr. B1 sh.	Ins. co. B1. Cr. B1. Sh. B1. Cr. & B1. Sh. Ins. co.	B1. Cr. B1. Sh. Ins. co. Ins. co.	Ins. co. Ins. co.	Ins. co. Ins. co. Ins. co.
4	Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed	Local Assu Local Assu Local Assu Local Assu 	No info	Local Assn Local Assn Local Assn
3	M M M M M M M M M M M M M M M M M M M	Yes Yes Yes Yes	Yes Yes Yes		Yes.
2	No Yes Yes No No No	Yes Yes Yes Yes No No	No Yes Yes Yes No No	No Yes Yes No No No	No Yes Yes No No No
1	Marion Co. (P. 0. Ocala) Life Life Hosp Medsurg Majmed Disability Occ. liab Auto Sarasota Co. (P. 0.	Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto Seminole Co. (P. 0.	Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto GEORGIA	Jonesboro) Life Hosp Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelicy

a/ Key: P - Professional personnel; NP - Mon-professional personnel; MS - Mon-school personnel; S - Some, but not all, employed personnel.

(penu	Other insurance and comments
PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)	Dependent coverage Covered Employ-
BY ENDOLLMENT OF SCI	Payment of Coverage premiums Volun- Eligi-Employ- Employ- tary bility-
RSONNEL, 1964-65, 1	Payment of premiums Employ- Employ-
TABLE 11GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PE	Underwriter
ROVISIONS FO	Sponsor
NSURANCE I	Employ- Payroll er co- deduc- opera- tions
GROUP 1	Employ- Payroll er co- deduc-
TABLE 11.	ratum, state, school sys- m, and type of insurance

## Section 1975 - 12 control		Employ-	Payroll			Payment of		SO.	Coverage	Dependent cov-	t cov-	
The continued The continue	um, state, school and type of insur	er co- opera-	deduc- tions	Sponsor	Underwriter		loy-	Volun- tary	Eligi- bility4/	Covered E	Employ-	Other insurance and comments
Perry No	1	2	3	4	5	وا	7	8	6	10	11	12
No. Yes Yes St. Asan Ins. co. All None Yes P. NP	Stratum 4Enrollment 12,000		(Continued	~								
Fig. 10 Fig.												
Secondary Test Te		Ž	•		•	•	•	:	•	•	:	•
No.		Yes	Yes		.00	A11	None	Yes	P, MP	Yes	A 11	
10 10 10 10 10 10 10 10		Yes	Yes	St. Assn		A11	None	Yes		Yes	A 11	
Separating	Majmed.	Yes	Yes	St. Assn		A 11	None	Yes	P, MP	Yes	A 11	
No No No No No No	Disability	Yes	Yes	Local Assn		A 11	None	Yes	P 4	:	:	
No No No No No No No No	0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Section No Sect	ity	No.	:	:	:	:	:	:	:	:	:	
No	Auto	NO NO	•	:	:	•	:	:	•	•	•	
No No No No No No No No	IDAHO											
No	Boise											
Fig. 2. Yes Yes No info. Bi. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Assn Ins. co. Aill None Yes F, NF med and No. Cr. Assn Ins. co. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill None Yes F, NF med and No. Cr. Aill No. Cr. Aill No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. Aill No. F, NF med and No. Cr. Aill No. Cr. None Aill No. No. Aill No.	•	No	•	• (• •	: ;	: ;		• •	• •	• • •
Fugg. Yes Yes No info. Ins. co. All None Yes P, NP med. 14th. No		Yes	Yes	No fnfo.	Bl. Cr.	A 11	None	Yes	P, MP	Yes	VII	
No No No No No No No No	Medsurg.	Yes	Yes	No info.	Ins. co.	A 11	None	Yes	•	Ies	AII	
1142 Yes Yes St. Assn Ins. co. All None Yes P, NP 1145 No 1145 No 1145 No 1145 No 1147 No 1147 No 1148 Yes Yes Bd. of ed. Bl. Cr. All None Yes P, NP 1149 Yes Yes Bd. of ed. Ins. co. None All No P, NP 1140 Yes No Bd. of ed. Ins. co. None All No P, NP 1147 Yes No Bd. of ed. Ins. co. None All No P, NP 1148 Yes No Bd. of ed. Ins. co. None All No P, NP 1149 Yes No Bd. of ed. Ins. co. None All No P, NP 1140 Yes No Bd. of ed. Ins. co. None All No P, NP 1141 Yes No Bd. of ed. Ins. co. None All No P, NP 1142 Yes No Bd. of ed. Ins. co. None All No P, NP 1144 Yes No Bd. of ed. Ins. co. None All No P, NP 1145 Yes No Bd. of ed. Ins. co. None All No P, NP 1145 Yes No Bd. of ed. Ins. co. None All No P, NP 1146 Yes No Bd. of ed. Ins. co. None All No P, NP 1147 Yes No Bd. of ed. Ins. co. None All No P, NP 1148 Yes No Bd. of ed. Ins. co. None All No P, NP 1149 Yes No Bd. of ed. Ins. co. None All No P, NP 1140 Yes No Bd. of ed. Ins. co. None All No P, NP 1141 Yes No Bd. of ed. Ins. co. None All No P, NP 1142 Yes No Bd. of ed. Ins. co. None All No P, NP 1144 Yes No Bd. of ed. Ins. co. None All No P, NP 1145 Yes No Bd. of ed. Ins. co. None All No P, NP 1146 Yes No Bd. of ed. Ins. co. None All No P, NP 1147 Yes No Bd. of ed. Ins. co. None All No P, NP 1148 Yes No Bd. of ed. Ins. co. None All No P, NP 1149 Yes No Bd. of ed. Ins. co. None All No P, NP 1140 Yes No P, NP Yes NP 1141 Yes No P, NP Yes NP 1141 Yes No P, NP Yes NP 1142 Yes NP Yes NP Yes NP 1144 Yes NP Yes NP Yes NP 1145 Yes NP Yes NP Yes NP 1146 Yes NP Yes NP Yes NP 1147 Yes NP Yes NP Yes NP 1148 Yes NP Yes NP Yes NP 1149 Yes NP Yes NP Yes NP 1140 Yes	Majmed.	No	:				•	:	-	:	:	
11ab	Disability	Yes	Yes			A 11	None	Yes	•	•	:	
No	0cc. 1fab	No	:	:	:	:	:	:	:	•	:	
No	Fidelity	No.	:	•	•	:	:	:	:	:	:	
No		S S	:	:	•	:	:	:	•	•	:	
No												
No	ILLINOIS											
No No No No No No Yes Bd. of ed. B1. Cr. A11 None Yes P, NP Yes Yes Bd. of ed. B1. Sh. A11 None Yes P, NP Yes Yes Bd. of ed. Ins. co. None A11 None Yes P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP NS No Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed.	Decatur											
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Yes Yes Bd. of ed. B1. Cr. & B1. Sh. A11 None Yes P, NP Yes Yes Yes Yes Bd. of ed. Ins. co. None A11 None P, NP, NS No Yes No Bd. of ed. Ins. co. None A11 No P, NP, NS No Yes Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes Yes Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes	Hosp.	Yes	Yes	ot v		A11	Mone	ICS Ves	F, RF	Tes A	A 11	Fire press to choose
Yes Yes Bd. of ed. Ins. co. All None All None P. NP. NS Yes No Bd. of ed. Ins. co. None All No P. NP. NS No Yes No ed. Ins. co. None All No P. NP. Yes Yes Bd. of ed. Ins. co. None All No P. NP Yes No Bd. of ed. Ins. co. None All No P. NP Yes Yes Bd. of ed. Ins. co. None All No P. NP Yes No Bd. of ed. Ins. co. None All No P. NP Yes No Bd. of ed. Ins. co. None All No P. NP Yes No Bd. of ed. Ins. co. None All No P. NP Yes No Bd. of ed. Ins. co. No No P. NP <t< td=""><td>Medsurg.</td><td>Yes</td><td>res</td><td>5 6</td><td>out.</td><td></td><td>None</td><td>No.</td><td>7 P</td><td></td><td>A11</td><td>from two available bosp.</td></t<>	Medsurg.	Yes	res	5 6	out.		None	No.	7 P		A11	from two available bosp.
Yes No Bd. of ed. Ins. co. None A11 No P, NP, NS No Bd. of ed. Ins. co. None A11 No P, NP, NS No Bd. of ed. Ins. co. SOZ Yes P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP		I ES	TES Aps	3 6	ייי פייי פייי פייי		Mone	Yes	d		:	medsurg. and maimed.
Yes No Bd. of ed. Ins. co. None A11 No P, NP, NS No Yes Yes Bd. of ed. Ins. co. 50% 50% Yes P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No No info. Yes No Bd. of ed. Ins. co. No info. No info.	Occ. Hab.	Yes	Q Q	g g	Ins. co.	None	A11	2	P, MP, MS	:	:	ins.
No	Fidelity	Yes	No	of		None	A 11	£	P, NP, NS	:	:	
Yes Yes Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes Yes Bd. of ed. Ins. co. A11 No P, NP Yes Yes Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No No info. Yes No Bd. of ed. Ins. co. None A11 No No info.	Auto	No	:	:	:	:	:	:	:	:	:	
Yes He Ed. of ed. Ins. co. 50% 50% Yes P, MP Yes No Bd. of ed. Ins. co. None A11 No P, MP Yes No Bd. of ed. Ins. co. None A11 No P, MP Yes Yes Bd. of ed. Ins. co. None A11 No P, MP Yes No Bd. of ed. Ins. co. None A11 No P, MP Yes No Bd. of ed. Ins. co. None A11 No No info. Yes No Bd. of ed. Ins. co. None A11 No No info.	East St. Louis											
ves No Bd. of ed. Ins. co. None All No P, MP -surg. Yes No Bd. of ed. Ins. co. None All No P, MP bility Yes Yes Bd. of ed. Ins. co. All No P, MP liab Yes No Bd. of ed. Ins. co. None All No P, MP lity Yes No Bd. of ed. Ins. co. None All No No info. Yes No Bd. of ed. Ins. co. None All No No info.	Life	Yes	Yes	οĘ		202	20%	Yes		%	:	::
-surg Yes No Bd. of ed. Ins. co. None All No P, MP -med Yes No Bd. of ed. Ins. co. None All No P, MP liab Yes No Bd. of ed. Ins. co. None All No P, MP lity Yes No Bd. of ed. Ins. co. None All No P, MP lity Yes No Bd. of ed. Ins. co. None All No No Info. Yes No Bd. of ed. Ins. co. None All No No Info.	Hosp.	Yes	No	oĘ		None	A 11	S.		Yes	Part	
bility	Medsurg	Yes	No	oĘ		None	A 11	ě	•	Yes	Part	
bility Yes Yes Bd. of ed. Ins. co. All Wone All No P, MP 1iab Yes No Bd. of ed. Ins. co. None All No info 1ity Yes No Bd. of ed. Ins. co. None All No info	Majmed.	Yes	No	oĘ		None	A 11	æ		Yes	Part	
liab Yes No Bd. of ed. Ins. co. None All No P. MP. lity Yes No Bd. of ed. Ins. co. None All No No info. Yes No Bd. of ed. Ins. co. None All No No info.	Disability	Yes	Yes	oĘ		A 11	rone	Zes.		:	:	
Yes No Bd. of ed. Ins. co. None All No No info.		Yes	No	oĘ		None	A11	£		:	:	
	Fidelity	Yes	No	oĘ		None	A11	2		:	:	
	Auto	Yes	No	of.		None	A 11	SK.		:	:	

12	:	:	:	:	:
11	A11 A11 A11 A11 A11	**************************************	:::::::	A11 Part	A11 A11 A11 A11
10			::::::::	Yes Yes No	No Yes Yes Yes
6	P, WP P, WP P, WP			P, NP	4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4
8	Yes Yes No	Yes Yes Yes No No	:::::::	Yes Yes Yes 	Yes Yes Yes Yes Yes
1	None None A11	None None None A11 A11		None 97%	None None None None A11
9	A11 A11 None	A11 A11 None None	:::::::	A11 37,	A11 A11 A11 A11 A11 A11 None
5	B1. Cr. B1. Sh Ins. co.	B1. Cr. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	::::::::	B1. Sh. Ins. co. Ins. co.	Ins. co. B1. Cr. B1. Sh. B1. Cr. & B1. Sh. Ins. co. Ins. co. Ins. co.
7	Bd. of ed. Bd. of ed Bd. of ed.	Bd. of ed. Bd. of ed Bd. of ed. Bd. of ed. Bd. of ed.		Bd. of ed. Bd. of ed Bd. of ed	St. Assn Local Assn Local Assn Local Assn Local Assn Local Assn Bd. of ed. Bd. of ed.
3	Yes Yes Yes No	Yes Yes No No No		No Yes	Yes Yes Yes Yes No
2	No Yes Yes No Yes No	No Yes Yes No No Yes Yes	N N N N N N N O N O N	No No Yes Yes No No No	Yes Yes Yes Yes No Yes
1	Granite City Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto Springfield	Infe Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto.	Terre Haute) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

b/ No, but considering.

ERIC

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

•	Employ-	Payrol1			Payment of	nt of	Cov	Coverage	Dependent cov-	t cov-	400000000000000000000000000000000000000
Stratum, state, school system, and type of insurance	er co- opera-	deduc- tions	Sponsor	Underwriter		Employ-	Volun- tary	Ellgi- bilitya/	Covered E	Employ-	orner insurance and comments
1	1 000	3	4	5	ee pay s 6	er pays 7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999		(Continued)									
INDIANA (Continued)											
Washington Twp., Marion Co.											,
Life		:	:		• !	:	:		:	• •	Employee may choose
Hosp.	Yes	Yes	of		A11	None	Yes	P, NP	Yes	A11	from two available dis-
Medsurg	Ye s	Yes		S	A11	None	Yes		Yes	A11	ability ins. plans.
Majmed	Xe s	Yes			Ali	None	Yes		Yes	AII	
Disability	Yes	Yes	ASS		AII	None	Yes		:	:	
Occ. liab	Yes	ON :	or o		None	A11	2 :		:	:	
Fidelity	Yes	No.	, 1		None	A11	2 :	я (:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	AII	No	P, NP	:	:	
IOWA											
Cedar Rapids											
Life	No	:	:		• •	:	: ;	: !	: ;	• •	• • •
Hosp	Yes	Xe s			All	None	Yes	P, NP	Yes	AII	"•
Medsurg	Xe s	Yes	oĘ	Sh.		None	Yes	P, NP	Yes	All	
Majmed	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A 11	None	Yes	P, NP	Yes	V 11	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1iab	No	:	:	:	:	:	:	•	:	:	
Fidelity	ON.	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	•	:	:	:	:	:	:	
Council Bluffs											
Tiffe	No	•	•	•	•	:	:	:	:	:	•
	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes	A 11	
	Yes	Yes	Bd. of ed.	B1. Sh.	A 11	None	Yes	P, NP	Yes	A 11	
Majmed.	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	, A11	None	Yes	P, NP	Yes	A 11	
Disability	No	•	•	•	:	:	:	:	:	:	
Occ. liab	No.	:	:	:	:	:	:	:	:	:	
Fidelity	S S	:	:	•	:	• 1	:	•	•	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	V 11	No No	P, NP	:	:	
Davenport											
Life	No	:	•		•	:	:		:	• •	:
Hosp	Yes	Yes	oĘ		A11	None	Yes	P, NP	Yes	A11	
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	A 11	None	Yes	P, NP	Yes	V 11	
Majmed	No	:	:	:	:	:	:	:	:	:	
Disability	No	•	:	:	:	:	:	:	•	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	::	•	:	:	:	:	:	:	
Auto	No	:	:	•	:	:	:	:	:	:	

Sloux City											
Life	No	:	•	•	:	•	•				
Hosp.	No	:	:	• •		•	•	:	•	:	:
Medsurg.	No	:	•	• '	:	:	:	:	:	:	
Majmed	No	:		• '	•	•	:	:	:	:	
Disability	N _o			•	•	:	:	:	:	:	
Occ. 1iab	No			•	:	:	:	:	:	:	
Fidelity	No		• •	•	•	:	:	:	:	:	
Auto	N N		• •	•	:	:	:	:	:	:	
			•	•	•	:	:	:	:	:	
Waterloo											
Life	%	:	•								
Hosp.	Yes	Yes	Rd. of ed.	#1 			• ;	:!	: ;	•	:
Medsurg.	Yes	Yes	of.	B. S. S.	A11	None	res	я, Я (Yes	A11	
Majmed	No		!		TTU	None	z a z	r, Nr	Yes	A 11	
Disability	Yes	Yes	Tocal Asen	The	• •		: ;	•	:	:	
0cc. 1fab	N ₀				AII	None	Yes	4	:	:	
Fidelity	No			•	:	:	:	:	:	:	
	%		•	•	:	:	:	:	:	:	
	i	•	•	•	•	:	:	:	:	:	
KANSAS											
Shawnee Mission H. S.											
Life	QN.										
•	200	• • •			:	:	:	:	:	:	Optical.
•	ICS	sa i			A 11	None	Yes	P, NP	Yes	A11	Dental.
	zez:	Xe s	0	Sh.	A 11	None	Yes	P. NP	Yes	A11	
najmed.	Yes	Yes		B1. Cr. & B1. Sh.	A11	None	Yes	dX.	Ves	A11	
Disability	Yes	Yes	Bd. of ed.		A11	None	V A	•	Tco	114	
Occ. Ifab	No	:	:	•			2	1	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	• • • • • • • • • • • • • • • • • • •		: F	:	:	
Auto	Yes	No	of		Mond	711	2 :	AN C	:	:	
) i	,		None	IIV	Q N	P, NP	:	:	
Topeka											
Life	No	•									
Hosp	Yes	Ves	Rd of od	²	• •	: ;	: ;		•	:	:
Medsurg.	Ves Ves	Vos	4	bi. Ci.	A11	None	Yes	P, MP	S N	:	
Maimed		1		D1. 311.	AII	None	Yes	P, NP	No	:	
	No.	• •		•	•	:	:	:	:	:	
	ונים גיי	ת ע	ba. or ed.	Tus. co.	A11	None	Yes	4	:	:	
•	Q (:	:	•	:	:	:	:	:	:	
ricited	ON S	:	:	•	:	:	:	:	•		
	ON	:	:	•••	:	:	:	:			
KENTUCKY											
Pike Co. (P. O. Pikesville)											
Life	No										
	No N	Voc	ייי קט		• •	:	:	:	:	:	:
	200	Tes A	שין סע ניתי	b1. Cr.	AII	None	Yes	д	No	:	
Mat. 1807	Ica	N L	Da or ed.	B1. Sn.	A 11	None	Yes	д	N N	:	
J. med.	on :	:	:	•••	:	:	:	•		• •	
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	<u> </u>		•	
Occ. Itab	No	:	:	•	•				:	•	
Fidelity	No	:	:	•					:	•	
Auto	No			,		1	•	:	:	:	

Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. b/ No, but considering.

TABLE 11GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)	
11 GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRI	(Continued)
11GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT	STRI
11GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT	OF SCHOOL
11GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-	ENROLLMENT
11 GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNE:	1964-65,
11 GROUP INSURANCE PROVISIONS FOR PUBLIC	ONNE
11GROUP INSURANCE PROVISIONS FOR	IC
11GROUP	FOR
11GROUP	E PROVISION
11	P INSURANC
TABLE	11
	TABLE

in s	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	ums	Volun-	Coverage n- Eligi-	Depende	Dependent cov- erage	Other insurance
гуре	opera- tion	CTOUS			ee pays	er pays	cary	D111Ey='	Covered		and commence
1	2	3	7	5	9	7	8	6	10	11	
Stratum 4Enrollment 12,000	12,000-24,999	(Continued)	(p								
5 2 4											
Bossier Failsn (f. U. Benton)											
Life	Yes	Yes	of		75%	25%	Yes	NP,	No	•	:
Hosp	Yes	Yes	d d		75%	25%	Yes		Yes	No info.	
Mod - surg.	res	I es	bd. or ed.	rus. co.	% C1	%C7	zez.		res	NO THEO.	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	Part	Part	Yes	P. NP. NS	: :	•	
0cc. liab	N ON	•			:	:	:	:	:	•	
Fidelity	N _o	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Lafavette Parish											
Life	Yes	Yes	Bd. of ed.	Ins. co.	8%	92%	Yes	P. NP	No	:	
Hosp.	Yes	Yes			8%	92%	Yes		Yes	A 11	
Medsurg.	Yes	Yes	οĘ	Ins. co.	8%	92%	Yes	P, NP	Yes	A 11	
Majmed.	Yes	Yes	of.		8%	92%	Yes		Yes	A 11	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A 11	None	Yes	P, NP	:	:	
Occ. liab.	No				• 1	• •	: ;	•	:	:	
Fldelity	res	ON ON	Bd. C∴ ed.	Tus. co.	None	ALŁ	2	F, NF	:	:	
Auto	<u>Q</u>	:	:	:	:	:	:	:	:	:	
Tai											
(P. O. Covington)											
Life	Yes	Yes	of		A11	None	Yes	P, NP	Yes		Employee may choose
Hosp	Yes	Yes	10		A11	None	Yes		Yes	A11	
Med. surg.	res Ves	res	Bd. of ed.	B1. Cr.	A11	None	res Vos	r, o	Xe X		ilis . prans .
Disability	res No	707	3	3	114				9	170	
Occ. 11ab.	2 2	: :	•	• •	•		: :		: :	•	
Fidelity	No	:	:	:	•	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Tangipahoa Parish											
(P. O. Amite)	;										
Life	ON A	• • •	ייי לט				• • • •				Employee may choose
Med source	Yes	Yes	4 6		A11	None	Yes	F, MF	Yes Ves	A11	
Majmed.	Yes	Yes	of.		A11	None	Yes		Yes		
Disability	Yes	Yes	o£	Ins. co.	A11	None	Yes		:		majmed.
0cc. liab	N N	:	:	•	:	:	:	:	:	:	
a)	No S	: 6				::			:	:	
Auro	בע מ דע מ	2	Ö	Ins. co.	None	774	DE C	F, NF	:	:	

	İ													ins.																																										11 	1
17			• • •											A supplemental life ins.		1										:											•											:								employed personnel.	
11			:	:	:	:	•	:	:	:	:			:	A11	A11	v	114	:	:	:	:				:	A 11	A11		•	:	:	:	:			:	A11	A11	A11		:	:	:	:			:	A 11	A 11	:	:	:	:	:	ployed 1	
10			:	:	:	:		:	:	:	:			N N	Yes	Ves	200	109	:	:	:	:				:	Yes	Yes	•	:	:	:	:	:			:	Yes	Yes	Yes		•	:	:	:			:	Yes	Yes	:	:	:	:	:	ot all, em	
6			:	:	:	:			:	:	:			P, NP	P. NP			1, t	r, ar	:	:	:				:	P, NP	P. NP	•	:	:	:		P, NP			:	4	7	. С	;	:	:	:	:			:	P, NP	P, NP	:	:	:	P, NP	P, NP	Some, but not all,	
			:	:	:	:			:	:	:			No	Yes	Ves	Voe	100	Ies	:	:	:				:	Yes	Yes	1	:	:	:	:	No No			:	Yes	Yes	Yes		:	:	:	:			:	Yes	Yes	:	:	:	No No	No	el; S -	
7			:	:	:	:			:	:	:			Part	None	None	Mone	Mond	None	:	:	:				:	None	None	i	:	:	:	• •	V 11			:	None	None	None		:	:	:	:			:	None	None	:	:	:	A 11	A 11	personn	
9			:	:	:	:			:	:	:			Part	A11	A11	A 11	A11	AII	:	:	:				:	A 11	A11	1	:	:	:	• ;	None			:	A11	A11	A11	;	•	:	:	:			:	A11	A 11	:	:	:	None	None	- Non-schodl personnel; S	Ė
5			:	:	:	:			:	:	:			Ins. co.	B1. Cr.	B1. Sh.			Lus. co.	:	:	:				:	B1. Cr.			:	:	:		Ins. co.			:	B1. Cr.	Ins. co.	Ins. co.	•	•	:	:	:			:	B1. Cr.	B1. Sh.	:	:	:	Ins. co.	Ins. co.	- Non-professional personnel; NS	
4			:	:	:	:	•		:	:	:			Ret. sys.	St. Assn	St. Assn			or. Assii	:	:	:				:	Local Assn	Local Assn	;	•	:	:	•	Bd. or ed.			:	Local Assn	Local Assn	Local Assn			•	:	:			:	e.	Bd. of ed.	:	:	:	Bd. of ed.	Bd. of ed.	Non-profession	
~			:	:	:	:	:		:	:	:			Yes	Yes	Yes	Ves	200	ICS	:	:	:				:	Yes	Yes			:	:	: ;	Q N			:	Yes	Yes	Yes				:	:			:	Yes	Yes	:	:	:	No No	No	엁	
2		Ŋ	2	NO NO	No	No	No	No	2 2	ON :	No			Yes	Yes	Yes	Yes	902	E I	ON I	No	No				No	Yes	Yes	No	Z	2 2	NO.	2	Yes			∕ q oN	Yes	Yes	Yes	No	, C	N N	ON ON	2			No ^D /	Yes	Yes	NoD/	∕ q oN	No	Yes	Yes	personne	
1	Terrebonne Parish (P. O. Houma)	1.16		Hosp.	Medsurg.	Majmed	Disability	Occ. 1fab.		rigettey	Auto	MAINE	Fortland	Life	Hosp.	Medsurg.	Maimed	Dieskility	DESCRIPTLY	Occ. Ilab.	Fidelity	Auto	,	Allegany Co. (P. 0.	Cumber Land)	Life	Hosp.	Medsurg.	Maimed	Disability	Occ 140h	11.42.11.42.	traetre	Auto	Frederick Co. (P. 0.	Frederick)	Life	Hosp.	Medsurg.	Maimed.	Disability	Occ. Hab	Fidelity	Anto		Harford Co. (P. 0.	Bel Air)	Life	Hosp.	Medsurg.	Majmed	Disability	Gcc. 11ab	Fidelity	Auto	a/ Key: P - Professional personnel; b/ No. but considering.	

TABLE 11.--GROUP INSURANCE PROVISIONS FOR FUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

	Employ-	Payrol1			Payment of	it of	Cov	Coverage	Dependent	ent cov-	7	
Stratum, state, school system, and type of insurance	er co- opera-	deduc- tions	Sponsor	Underwriter	premiums Employ- Emp	Employ-	Volun- tary	Eligi- bility ^a /	Covered	erage ed Employ-	Other insurance and comments	
	ti m	3	7	5	ee pays	er pays	æ	6	10	ee pays	12	
												İ
Stratum 4Enrollment 12,000-24,999	0-24,999	(Continued)	1)									
WAS SA CHIIGE TIPE												
Massachusells Prochton												
DIOCKLOII	Ves	Ves	Local govt	Ins. co.	50%	20%	No	P. NP. NS	No	:	:	
11000	Aos	Aps.	Tocal cont	B1 Cr.	20%	202	No	P. NP. NS	Yes	Part		
:	Ves	Vec		81 Sh	50%	50%	No	NP.	Yes	Part		
med - surk	TCS	Tes				2	2					
Majmed.	ON S	:	:	•	:	:	:	:	:	•		
Disability	ON :	:	:	•	:	:	:	:	:	:		
0cc. liab	No	:	:	•	:	:	:	:	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
2												
ā١	Vos	Vec	Tocal cout	Ins. co.	202	202	Yes	P. NP. NS	No	:	•	
Total	No	Tes	Toolar Box			2			;			
Hosp.	2 2	:	:	•	•			•		, ,		
Medsurg.	Q ;	:	:	•	:	:	:	:	:	:		
Majmed	No	:	:	:	:	:	:	:	:	•		
Disability	No	:	:	:	:	:	:	:	:	:		
0cc. 1fab	No	:	:	:	:	:	:	:	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
!												
Lynn Tife	Yes	Yes	Local govt	Ins. co.	20%	20%	No	P, NP, NS	Yes	Part	:	
	Yes	Yes	Local govt	B1. Cr.	202	20%	No	P, NP, NS	Yes	Part		
-	Yes	Yes		B1. Sh.	20%	20%	No	P, NP, NS	Yes	Part		
Maimed.	Yes	Yes				20%	No	P, NP, NS	Xe s	Part		
Disability	No	:	:	:	:	:	:	:	:	:		
0cc. 1fab	No	:	:	:	:	:	:	:	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
New Bedford	774	400	1000 10001	700	200	20%	Ŋ	SN dN d	Ŋ	•	:	
Lire	res	IES	Total gove	1113. CO.	200	204		1 5		Part		
Hosp.	Yes	Yes		51. CF.	* OC U	* C C		, .	Yes	Dart		
Medsurg.	Yes	Yes	Local gove	B1. 5n.	% 000	* 00°	2		Tes	7107		
Majmed	No	:;	•		::				:	:		
Disability	Yes	Yes	Local Sovt	Ins. co.	AII	None	NO THEO.	2	:	:		
0cc. 1fab	No	:	:	:	:	:	:	:	:	:		
Fidelity	No	:		:	:		:	::	:	:	•	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No trato	No info. No info.	:	:		

71	:	: :	:
11	Part Part Part Part	A11 A11 Part Part Part	• • • • • • • • • • • • • • • • • • •
2		No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes
	P, MP, MS P, MP, MS P, MP, MS P, MP, NS P, MP,	P, NP P, NP P, NP P, NP P, NP P, NP P, NS P, NP P, NS P, NS	P, NP, NS P, NP, NS P, NP, NS P, NP, NS P, NP, NS
,	Kess No No · · · · · · · · · · · · · · · · ·	No No No No No No No No No No No No No N	Yes Yes No No
	50% 50% 50% 50% 50%	50% 50% 50% 50% 50% 50%	None None
	505 507 508 508 508 509 509	50% 50% 50% None None 50% 50%	A11 A11 A11 A10 A10 A10 A10 A10 A10 A10
	Ins. co. B1. Cr. B1. Sh Ins. co. B1. Cr. B1. Sh	Ins. co. B1. Cr. B1. Sh Ins. co. Ins. co. Ins. co. B1. Cr. B1. Sh	B1. Cr. B1. Sh Ins. co. Ins. co.
	Local govt Local govt Local govt Local govt Local govt Local govt	Local govt Local govt Local govt Bd. of ed. Bd. of ed. Local govt Local govt Local govt Local govt	Bd. of ed. Bd. of ed Bd. of ed. Bd. of ed.
	Yes X YES X YES X YES X YES X YES X YES X YES X YES X YES X YES X YES X	Yes Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes No
	Yes Yes Yes No No No No No No No No No No No No No	Yes Yes Yes No No Yes Yes Yes No No	No Yes Yes No No No Yes
	Newton (P. O. Newtonville) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto Life Hosp. Medsurg. Medsurg. Medsurg. Majmed. Disability Occ. liab. Fidelity Occ. liab.	Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto Somerville Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	MICHIGAN Ann Arbor Life Hosp. Med -surg. Maj-med. Disability Occ. liab. Fidelity

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

Volun- Eligi- tary bility ^a / Covered Employ- and comments ee pays	9 10 11 12	10 11						p NP Yes All	527	P, NP Yes All	• • • • • • • • • • • • • • • • • • • •	P. NP	dN		•	P, NP			: !	NP Yes	NP Yes	P, NP Yes A11		•			• • • • • • • • • • • • • • • • • • • •	•	:	NP, NS Yes	NP, NS Yes	P, NP, NS Yes A11		•	NG NG		r, nr, no ··· ···	p Np Yes Part Employee may choose from	Mr Ico Luic	NP Yes Fart	Yes Part	P. NP Yes Part hosp., medsurg., maj				*Bd. of ed. pays "up to
	8	α					:			Yes	:					No					Yes				:	:	:				Yes	Yes		,	, i		o O	Vec			Yes	Yes		Ies	:	S S
Employ- tary er pays	7	7					:	Mono	NOIL	None	:	None	۸11	111	AII	A11			:	None	None	None	None	21121	:	:	:		:	None	None	None	•			7. T	AII	Dart*	Farr:	Part*	Part*	Part*	1 11 1	Fartx	:	
#I	9	9					:	۸11	WII.	A11	:	A11	ouch.	None :	None	None				A11	A11	A11	Δ11		:		:		:	A11	A11	A11	•	•		Nolle	None	5 7	Fart	Part	Part	Part	1416	Fart	:	•
Underwriter	5	5					•	ć		B1. Cr.	•	The			Ins. co.	Ins. co.				B1. Cr.	B1. Sh.		•	Lus. co.	•	•	:		::	Bl. Cr.	B1. Cr.			•			Ins. co.			Ins. co.	Ins. co.			Ins. co.	•	1
Sponsor	4	4					•	4	C	Bd. of ed.	;	מין טיני שים	3 4	O.	oĘ	Bd. of ed.				Bd. of ed.	Bd. of ed.	of o	. 4		:	:	:		:	Bd. of ed.	Bd. of ed.	O.F	1	:	•	OI	Bd. of ed.			St. Assn	St. Assn			St. Assn	:	
deduc- S tions	3	6	ontinued)	(Continued)			•			Yes Bo					_	No B			:	Yes B	Yes B			Yes	:	:	:		:	Yes				:			No B			Yes				Yes	:	
	2	2	77) 666 72	24,999 (Co			Ŋ	2 :	Yes	Yes	· N	A C	res :	Yes	Yes	Yes			No	Yes	Ves	Ves		Yes	No	No	No		No	Yes	Ves	Ne v			ON N	Yes	Yes	1	Yes	Yes	Yes	000	res	Yes	No	
Stratum, state, school syser co- tem, and type of insurance opera-		1	Stratum /Burollment 12 000=	Stratum 4Enrollment 12,000-	MICHIGAN (Continued)	Bav Citv	1460	יייייייייייייייייייייייייייייייייייייי	Hosp.	Medsurg.			Disability	Occ. liab	Fidelity	Auto	•	Birmingham	Life		Med sure	Mod and	Haj-man	Disability	Occ. liab	Fidelity	Auto	East Detroit	Life			Model of the control		DISADILLY	Occ. 11ab	Fidelity	Auto	Dearborn	Life	Hosp.	Med. =Surg		Majmed.	Disability	Occ. liab.	

12		Percent paid by bd.	ed. varies from "13.1% to	100% depending on coverage."							•									St. Assn sponsors an	additional hosp., med	suro and maimed. ins.	nlan for which the employ-	pranto water emproy-	ee pays entire premium.					:										month.						
11		:	Part	Part	:	:	:	:	:		::	AII	A11	AII	:	:	:	:		:	A11	A 11	11 v	778	:	:	:	:		:	V 11	V 11	:	:	:	:	:		None	Part	Part	Part	:	:	:	:
10		No No	Yes	Yes	:	:	:	:	:		: ;	Yes	Yes	Yes	:	:	:	:		:	Ves	Vec	200	C I	:	:	:	:		:	Yes	Yes	:	:	:	:	:		Yes	Yes	Yes	Yes	:	:	:	:
6		P, NP	P, NP	P, NP	P, NP	P, NP	:	P, NP	P, NP		:!	P, NP	P, NP	P, NP	P, NP	P, NP	P, NP	÷			2	6 A		r, nr	:	:	:	:		:	P, NP, NS	P, NP, NS	:	:	:	:	:		P, NP	:	:	:				
8		Yes	Yes	Yes	Yes	Yes	:	No	No		: ;	Yes	Xe s	Xe s	Yes	S S	No	:		:	VAC	Apa V	200	IUS	:	:	:	:		:	Yes	Yes	:	:	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:
7		Par t*	Par t *	Par t *	Par t*	Par t *	:	A11	A11		: 1	7/1	17%	17%	None	A11	A11	:		;	209	60%	* 60 Y	*00	:	:	:	:		:	None	None	:	:	:	:	:		20% *	20% *	20% *	20% *	20% *	:	:	:
9		Part	Part	Part	Part	Part	:	None	None		• • • •	83%	83%	83%	A11	None	None	:		;	707	704	*O*	*04	:	:	:	:		:	A11	A11	:	:	:	:	:		20%	20%	20%	20%	20%	:	:	:
5		Ins. co.	Ins. co.	Ins. co.	Ins. co.	Ins. co.	:	Ins. co.	Ins. co.			Ins. co.		Ins. co.	Ins. co.	Ins. co.	Ins. co.	:		•	31 7		ou.	b1. Cr. & b1. 5n.	:	:	:	:		•	B1. Cr.	B1. Sh.	•	:	:	•	:		Ins. co.	:	:	:				
4			Bd. of ed.	Bd. of ed.	Bd. of ed.	Bd. of ed.	:	Bd. of ed.	oĘ		•	ot				Bd. of ed.	Bd. of ed.	:			nd of od	4	3 4	Ba. or ea.	:	:	:	:		:	Bd. of ed.	Bd. of ed.	:	:	:	:	:		St. Assn	:	:	:				
3		Yes	Yes	Yes	Yes	Yes	:	No	No		:	Yes	Yes	Yes	Yes	No	No	:			2	2 2		ON N	:	:	:	:		:	Yes	Yes	:	:	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:
2		Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	;	No No	Yes	Yes	Yes	Yes	Yes	Yes	No		Ŋ	202	Tes Voc	IES	Yes	No	No	No	No		No	Yes	Yes	No	No	No	No	N N		Yes	Yes	Yes	Yes	Yes	No	No	No
	Garden City	Life	Hosp.		Maimed.	Disability	occ. 1fab	Fidelity	Auto	Jackson	Life	Hosp.	Medsurg	Majmed	Disability	0cc. 11ab	Fidelity	Auto	Kalamazoo	14 fo	11000	HOSP	med.=surg.	Majmed.	Disability	0cc. liab	Fidelity	Auto	Lincoln Dark	Tiffe		Medsurg.	Majmed	Disability	0cc. 1fab	Fidelity	Auto	Livonia	Life	Hosp.	Medsurg	Majmed.	Disability	0cc. 11ab	Fidelity	Auto

ERIC Full floor Provided by ERIC

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

(Continued)
SCHOOL DISTRICT
ð
BY ENPOLIMENT
5,
1964-65
THOOL PERSONNEL,
-80
PUBLIC
FQ.
E PROVISIONS FOR PUR
TABLE 11 GROUP INSURANCE F
GROUP
11.
TABLE

school syser er of insurance opout tillinued)	deductions 3 (Continued)	Sponsor	Underwriter	DICHTOMS],	ton:	w bilitya/	Covered E	Famolov-	
integration of the control of the co	(Continued			-	Employ-	cary	•	ı		and comments
1 2	3 (Continued			378	er pays			9.	CC Paye	1.9
MICHICAN (Continued) Pontiac Life No Hosp Majmed. Disability No Occ. liab No Pitelity No Port Huron Life No Hosp No Hosp No Hosp No Hosp No Hosp No Hosp No Hosp No Hosp No Hosp No Hosp No Hosp	(Continued	4	5	9	/	»	9	OT	17	71
MICHICAN (Continued) Pontiac Life Bosp Med-surg Maj-med Occ. liab No Pidelity Auto Life No Res No Mo No No No No No No No No No No No No No	(Continued									
	1									
surg. Ility Lity ron surg.										1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
M. A. A. A. A. A. A. A. A. A. A. A. A. A.	:	:	:	:	:	:	:	:	::	Non-ownership manificy.
% . H. Q	Ves	Rd. of ed.	B1. Cr.	A11	None	Yes		Yes	AII	
	Yes	of		A11	None	Yes	P, NP, NS	Yes	A11	
					:	:	:	:	:	
	:	:	•			:	:	:	:	
	:	:	:	:					:	
	:;	•	• • • • • • • • • • • • • • • • • • • •	None	: [2	2			
	No	or '		Mone	110					
	No	Bd. of ed.	Ins. co.	NOIL	110	2		:	•	
surg	•		:	:	:	:	:	:	:	St. Assn sponsors an
	Yes	Rd. of ed.	B1. Cr.	All	None	Yes	P, NP	Yes	A11	ä
• • • • • • • • • • • • • • • • • • • •	700	1 4		A11	None	Yes	P. MP	Yes	V 11	surg, and majmed. ins.
	res	5 7		A 11	Mone	Ves	d. d	Yes	A11	plan.
• • • • • • • • • • • • • • • • • • • •	Xes		OI. G D1.	111	Mono			1	•	
	Yes	St. Assn	Ins. co.	VII	None	IES	r, mr	:		
Occ. liab No	:	:	:	:		: ;	•	:	:	
Fidelity Yes	No	Bd. of ed.	Ins. co.	None	VII	Q.	r, ar	:	:	
	:	:	:	:	:	:	:	:	•	
Je .						,				•
	: 1	4		Wo tofo	To info Wo info		No info. No info.	No info)	
	Ies	Par or ear	;	2						
	• •			No info	No info	No info.	No info.	No info	SK SK	
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Occ. Hab No	:	:	•	:	:	•	•			
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Dova 1 Oak										
No data				:	:	:	:	:	:	•
• • • • • • • • • • • • • • • • • • • •	You	Rd of ed.	Bl. Cr.	A11	None	Yes	P, MP	Yes	None	
• • • • • • • • • • • • • • • • • • • •		of of		A11	None	Yes	P. MP	Yes	None	
		3 4			None	Yes	P. NP	Yes	None	
	Xes	Pa. or ea.	CI. & DI.		THOUSE THE PERSON NAMED IN COLUMN				;	
	:	:	:	:	:	•	:	•		
Occ. liab No	:	:	:	:	:	:	:	:		
Fidelity No	:	:	:	:		: ;	: 5	•	:	
Auto	No	Bd. of ed.	Ins. co.	None	AII	No	F, NF	:	:	

8 9 10 11 12		te Yes P. NP Yes All	Yes P, NP Yes	Yes P, NP Yes	• • • • • • • • • • • • • • • • • • • •	•••		•						•••	• • • • • • • • • • • • • • • • • • • •		•••			Yes P. NP Ves A11	Yes P, NP Yes	Yes P, NP Yes All	•••					•	Yes P, NP Yes All mon	Yes P, NP Yes All	Yes P, NP Yes All two	• • • • • • • • • • • • • • • • • • • •	::	:	• • • • • • • • • • • • • • • • • • • •					Yes P NP Ves	Yes P, NP Yes A11	Yes P, NP Yes A11 Yes P, NP Yes A11	Yes P, NP Yes A11 Yes P, NP Yes A11 Yes P NP Yes A11	Yes P, NP Yes A11 Yes P, NP Yes A11 Yes P Yes P	Yes P, NP Yes A11 Yes P, NP Yes A11 Yes P P P No P, NP P P
6		All None		All None	:		:								:	•	•			A11 None		A11 None	:	;	info. No inf	:		:	ıı	Part Part*	Part Part*	:			•										a)
5		B1. Cr.	Sh.	B1. Cr. & B1. Sh.	:	•	•	•		•	• •	:	:	•	:	•	•			Ins. co.	.00		•	•	No into No	•		•	.00	.00	Ins. co.	:	•	• •	• •					: .	Cr Sb.	: :	Cr. Sh.	Cr. Sh.	Cr. Sh.
4		Bd. of ed.		Bd. of ed.	:	:	:	:		•	•	:	:	:	:	:	•		•	St. Assn	St. Assn	St. Assn	:		2	•		:	St. Assn	St. Assn	St. Assn	:	:	• •	•				•	. A	: 4 4	##	## #	. 44 . 4	## ## ##
3	•			Yes	:	:	:	•		•	•	•	:	:	:	•	•		•		Yes	Yes	:	9 19 19 19 19 19 19 19 19 19 19 19 19 19		:				Yes	Yes	•	:	• •	•					Yes	Yes Yes	Yes Yes	Yes Yes Yes	Yes Yes No	Yes Yes No No
2	ON	Yes	Yes	Yes	e :	ON S	ON :	No	c c	SN.	Ñ	сN	No	No	oz :	0 Z	2		No	Yes	Yes	Yes	S N	S S	za i	No		No	Yes	Yes	Yes	S.	<u> </u>	2 2					No	No Yes	No Yes	No Yes Yes	No Yes Yes No	No Yes Yes No No	No Yes Yes No No No
1	Saginaw Life		Medsurg.	Majmed.	Disability	Occ. Tab.	Fidelity	Auto	Taylor Twp. (P. 0. Taylor)	Life	:	Medsurg	Majmed.	Disability	Occ. Liab.	Auto		Waterford Twp. (P. 0. Pontiac)	Life		Medsurg.	Majmed.	Disability	Occ. liab	truettey	Auto	Wayne	Life	Hosp.	Medsurg.	Majmed.	Disability	DCC: 11ab:	Auto		MINNESOTA	Dilosa Demichtin (r. 0.	Anoka)	Anoka) Life	Anoka) Life	Anoka) Life Hosp. Medsurg.	Anoka) Life Hosp Medsurg Majmed.	Anoka) Life Life Hosp. Medsurg. Majmed.	Anoka) Life Hosp. Medsurg. Majmed. Disability Occ. liab.	Anoka) Life Hosp Medsurg. Majmed. Disability Occ. liab.

a/Key: P Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/No, but considering.



### TABLE 11GROUP INSURANCE PROVISIONS FOR Employ- Payroll state, school sys- er co- deduc- Sponsor tion tion tion tion tion tion tion tion		urance ents				•							
Sponsor Underwriter 4 5 64 5 84. of ed. B1. Cr. 84. of ed. B1. Sh. 84. of ed. Ins. co. 84. of ed. Ins. co.	(pən	Other ins	15		,	•							
Sponsor Underwriter 4 5 64 5 84. of ed. B1. Cr. 84. of ed. B1. Sh. 84. of ed. Ins. co. 84. of ed. Ins. co.	CI (Contin	nt cov. ge Employ- ee pays	11				Part	Part	Part	:	:	:	:
Sponsor Underwriter 4 5 64 5 84. of ed. B1. Cr. 84. of ed. B1. Sh. 84. of ed. Ins. co. 84. of ed. Ins. co.	OL DISTRI	Depende era Covered	10			: ;	Yes	Yes	Yes	:	:	:	:
Sponsor Underwriter 4 5 64 5 84. of ed. B1. Cr. 84. of ed. B1. Sh. 84. of ed. Ins. co. 84. of ed. Ins. co.	MENT OF SCHO	1 541	6							:	•	. No info.	P, NP
Sponsor Underwriter 4 5 64 5 84. of ed. B1. Cr. 84. of ed. B1. Sh. 84. of ed. Ins. co. 84. of ed. Ins. co.	Y ENROLLI	Vol				:	Yes	Yes	Yes	:	:	No info	No
Sponsor Underwriter 4 5 64 5 84. of ed. B1. Cr. 84. of ed. B1. Sh. 84. of ed. Ins. co. 84. of ed. Ins. co.	964-65 B	1 ~ ~ 1	7			• 1	61%	61%	61%	:	:	A 11	A 11
Sponsor Underwriter 4 5 64 5 84. of ed. B1. Cr. 84. of ed. B1. Sh. 84. of ed. Ins. co. 84. of ed. Ins. co.	RSONNEL, 1	Payme prem Employ-	9			:	39%	39%	39%	:	:	None	None
TABLE 11GROUP INSURANCE PROVISIONS FC Employ- Payroll tratum, state, school sys- er co- deduc- Sponsor tion 1 2 3 4 Life	R PUBLIC-SCHOOL PE	Underwriter	5			•	B1. Cr.	B1. Sh.	B1. Sh.	•	:	Ins. co.	Ins. co.
TABLE 11GROUP INSURANCE tratum, state, school sys- er co- deduc- em, and type of insurance opera- tions tratum 4Enrollment 12,000-24,999 (Continued tratum 4Enrollment 12,000-24,999 (Continued INNE SOTA (Continued) Bloomington Life Life No No No No No No No No No No No No No N	PROVISIONS FC	Sponsor	7			:	Bd. of ed.	Bd. of ed.	Bd. of ed.	:	:	Bd. of ed.	Rd. of ed.
TABLE 11GROUP I Employ- tratum, state, school sys- er co- em, and type of insurance opera- tion Instruction 4Enrollment 12,000-24,999 (Exact Continued) Bloomington Life	NSURANCE	Payroll deductions	3	Continued		:	Yes	Yes	Yes	:	:	No	Ž
tratum, state, school sysem, and type of insurance tratum 4Enrollment 12,000 tratum 4Enrollment 12,000 INNE SOTA (Continued) Bloomington Life Hosp Maj-med Disability Occ. liab.	GROUP I	Employ- er co- opera-	C1 0n	-24,999 (No	Yes	Yes	Yes	No	No	Tes	Nes V
· j + w + -	TABLE 11.	ratum, state, school sys- m, and type of insurance		ratum 4Enrollment 12,000	INNE SOTA (Continued) Bloomington	Life	HOSD	Med -gure	Mai-med.	Disability	Occ. Itab.	Etdelitty	A . + C

MINNE SOTA (Continued)											
Bloomington	- 12					•	•	•	:	:	:
Life	0	:			200	619	Voc	200	Veg	Part	
Hosp.	Yes	Yes			326	976	100			1 1 1	
Med -surg.	Yes	Yes	Bd. of ed.	B1. Sh.	39%	219	Yes		IES	rair	
Wai - med	Yes	Yes	Bd. of ed.	B1. Sh.	39%	61%	Yes	P, NP	Yes	Part	
Disability	No		:	€) *	:	:	:	:	:	:	
				•		:	:	:	:	:	
Occ. 11ab		•	. 4		None	A11	No info.	No info. No info.	:	:	
Fidelity	Ies	Q.		Lus. co.	Mone	111	N.		•		
Auto	Xe s	S S	Bd. of ed.	Ins. co.	None	VII.	2	r, Mr	:	•	
Duluth											,
Tife	No	:	:	:	:	:	:	:	:	• 1	:
	Ves	No	Rd. of ed.	Ins. co.	None	A 11	No	P, NP	Yes	A 11	
Total Total	902	, C		Tns. co.	None	A 11	No	P, NP	Yes	A 11	
med.=surg.	202				None	A11	No	P. NP	Yes	A 11	
Majmed	e i	2		,		;			:	:	
Disability	Q.	:	:	•	:	•	•	•			
0cc. 1fab	S N	:	:	• • •	:	:	:	:	•	•	
Fidelity	No	:	:	:	:	:	:	:	:	•	
Auto	No	:	:	•	:	:	:	:	:	:	
MISSOURI											
Ferguson											
Life	No	:	:	::	• 1	• ;	:		• !	• •	•
Hosp	Yes	Yes	Local Assn	B1. Cr.	A 11	None	No into.		res	A11	
Medsurg.	Yes	Yes	Local Assn	B1. Sh.	A 11	None	No info		Yes	A11	
Wai,-med.	Yes	Yes	Local Assn	Ins. co.	A 11	None	No info	No info.	Yes	All	
Diophility	No	•	•	•	:	:	:	:	:	:	
Occ Hab	, C			•	:	:	:	:	:	:	
1177 1141.	2	1 1	•	•	:	:	:	:	:	:	
FIGETICY	2 2	•			•	•		:	:	:	
Ψητο	2	•	•	•							
Independence											•
Life	No	:	:	•	• 1	: ;	: ;		• (•
Hosp	Yes	Yes	Local Assn	B1. Cr.	$\mathbf{A}11$	None	Yes		Xes:	A11	
Med surren	Yes	Yes	Local Assn	B1. Sh.	A 11	None	Yes	P, NP	Yes	All	
Mot mod	Ves	Ves	Local Assn	B1. Cr. & B1. Sh.	A 11	None	Yes		Yes	All	
74.054.144.	Ves	Ves	Tocal Assn	Ins. co.	A 11	None	Yes		:	:	
DISCOLLICY		•		, , , , , , , , , , , , , , , , , , ,			:	•	:	:	
Occ. Ilab.	2 :	• 2	44 HE	· · · · · · · · · · · · · · · · · · ·	None	411	N.	dX d		:	
Fidelity	Yes	Q I	ba or ea.	Tus. co.	Mond	A11		9		•	
Auto	Yes	S.	Bd. of ed.	Ins. co.	None	YTY	5		:	•	

12	100	additional hosp., medsurg,	and meditaries prant						St. Asan sponsors an	additional hosp., medsurg.	and majmed. ins. plan.	•						•									;	•									•						
11		A11	A11	:	:	:	:		:	A11	A 11	A 11	:	:	:	:		:	:	:	:	:	:	:	:		:	A11	A11	A 11	:	:	:	:			A11	A11	A11	:	:	:	:
10		Ye.	Yes	:	:	:	:		:	Yes	Yes	Yes	:	:	:	:		:	:	:	:	:	:	:	:		:	Yes	Yes	Yes	:	:	:	:			Yes	Yes	Yes	:	:	:	:
6		P, NP, NS	₩ ₩	Ъ	:	:	:		:	P, NP	P, NP	P, NP	P, NP	:	:	:		:	:	:	:	:	:	:	:		:	P, NP	P, NP	P, NP	:	:	:	:		:	P, NP	P, NP	P, NP	P, NP	:	:	• • • • • • • • • • • • • • • • • • • •
8		Yes	Yes	Yes	:	:	:		:	Yes	Yes	Yes	Yes	:	:	:		:	:	:	:	:	:	:	:		:	Yes	Yes	Yes	:	:	:	:		:	Yes	Yes	Yes	Yes	:	:	:
7		None	None	None	:	:	:		:	None	None	None	None	:	:	:		:	:	:	:	:	:	:	:		:	None	None	None	:	:	:	:		:	None	None	None	None	:	:	:
9	:	A11 A11	A 11	A 11	:	:	:		:	A 11	A 11	A11	AII	:	:	:		:	:	:	:	:	:	:	:		:	A11	A11	A11	:	:	:	:		:	A11	A11	411	A11	:	:	:
5	:	B1. Cr. B1. Sh.	0	Ins. co.	•	• •	:				Sh.	0	Lns. co.	:	:	:		:	:	:	:	:	•	:	:		:	Ins. co.	Ins. co.	Ins. co.	:	:	::	•		:	Ins. co.	Ins. co.	Ins. co.	Ins. co.	:	:	:
4	:	Local Assn Local Assn	Local Assn	St. Assn	:	:	:			of o			ot. Assn	• « •	:	:		:	:	:	:	:	:	:	:					St. Assn	:	:	:	:		:	Local Assn	Local Assn	Local Assn	Local Asen	:	:	•
3	:	Yes	Yes	Yes	:	:	:		:	Yes	Yes	Yes	IES	:	:	:		:	:	:	:	:	:	•	:		:	Yes	Xe s	Yes	:	:	:	:		:	Yes	Yes	Yes	Yes	:	:	:
2	No	Yes Yes	Yes	Yes	2 2		2		No	Ye s	Yes	Yes	res	0 0	NO.	ON N		No	ο Ν	ON S	ON X	0 X	2 2	Q	24		No	Xe s	Yes	Yes	NO	ON N	2 2	ON ON		No	Yes	Yes	Yes	Yes	S S	S :	No
1	North Kansas City (P. 0. Kansas City) Life	Hosp	Majmed.	Occ. Hab	1+4	Anto		Raytown	Lite	Hosp.	Medsurg.	Mdj.=meJ	Descrited	Didolity	Freeze	Auro	Ritenour (P. O. Overland)	Life	Hosp	Med. surg.	Dieskilite	Occ 14sh	Hidelita	Auto		St. Joseph	Life	Hosp.	Medsurg.	Maj. med.	Disability	Didolity	A::+0	Water	Springfield	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. Liab		Auro

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

um, state	er co-	deduc-	Sponsor	Underwriter	prem	¥ =1	Volun-	ଥା	Dependent erage		Other insurance
tem, and type of insurance	opera- tion	t lons			Employ- ee pays	Employ- er pays	tary	bility=/	Covered	Employ- ee pays	and comments
1	2	3	4	5	9	7	∞	6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	(Continue	G								
MONTANA Rillings											
Life	No	:	:	:	:	:	:	:	:	:	•
Hosp.	No	:	:	:	:	:	:	:	:	:	
Medsurg.	No	:			• 1	• ;	: ;	•	: ;	: '	
Majmed	Yes	Yes	Bd. of ed.	Ins. co.	206	10%	Yes	Ъ	Yes	Part	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Great Walla											
Iffe	ON.		•	•		•	•	•	:	:	•
	Yes V	ON	Rd. of ed.	Tns. co.	None	A11	No	P. NP	Yes	None	
Med - sure	Yes	O Z	of		None	A11	<u>8</u>		Yes	None	
	Ves	2	1 40		None	A11	, OZ	P. NP	Yes	None	
nicability	Nes V	Ves	a1.		A11	None	Yes	P. NP		•	
Occ. Hab.	ON ON	:				•	:	:	:	:	
	Ž						:	•	•	:	
				,							
Water	24	•	•	•		•		•	•		
	W									,	
Life	ON P	• (4)	. 40 40		, U	, C	, oo	9	Ves	Dart	
:	Ies Voe	IES Vos	3 6	The CO.	, 20°	20,5	Yes.	•	Yes	Part	
Marie Barb.		902	1 4		10 E	, O.	Ves	2	Ves	Part	
Disolititi	You	A Po	4 6		A11	None	Yes	P. S.			
	2			1	:	¦ •			:	:	
This is a second to the second	O Z	•				•	:	•	•	•	
) N				•	•	:	:	:	:	
NEW HAMPSHIRE											
Manchester											
Life	No	:	:	:	:	:	:	:	:	:	•
Hosp.	No	:	:	:	:	:	:	:	:	:	
Medsurg	No	:	:	:	:	:	:	:	:	:	
Majmed.	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	•	:	:	:	:	:	:	
Pidolity	2			•							
	2									:	

None All None Yes P. NP No No No No No NP No No	T	7		t					2	;	12
Yes No Ret. Sys. Ins. co. None All No P. NP No No No No No No No	NEW JERSEY										the first ; all tchrs on enroll it ary contributed plan sponson first yr, in e discontin
Table Tabl	• 0 =	Yes Yes Yes No No No	No No Yes Yes	ري	Cr. Cr. Sh. Sh.	None None A11 A11	A11 A11 None None	No Yes Yes Yes	No Yes Yes Yes	None A11 A11	See state note.
Twp. (P. 0. Yes No Ref. sys. Ins. co. None All No P, NP No urg. Yes Yes Bd. of ed. Bl. Cr. All None Yes P, NP Yes All urg. Yes Yes Bd. of ed. Bl. Cr. All None Yes P, NP Yes All urg. No No<	Elizabeth Life Hosp Med-surg Maj-med Disability Occ liab Fidelity Auto	Yes Yes Yes Yes Yes	No Yes Yes Yes No No	a 1 a 1 o 0 o 0	O Si	None A11 A11 A11 A11 None None	A11 None None None A11 A11	No Yes Yes Yes No No	No Yes Yes	A11 A11 	See state note.
Yes No Ret. sys. Ins. co. None All No P, NP No urg. Yes Yes Bd. of ed. Bl. Cr. All No Yes All No All ed. No No No All No	Hamilton Twp. (P. 0. Trenton) Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Yes Yes Yes No No No	No Yes Yes Yes	Ass.	Sh. Sh.	None A11 A11 A11 	A11 None None None	No Yes Yes	No Yes Yes	A11 A11 	See state note.
	urg. ed. lity lab. ty	Yes Yes Yes No No No	No Yes Yes	of of Ass	Sr. Sh. S	None A11 A11 A11 	A11 None None None None	No Yes Yes	No Yes Yes	A111 A111	See state note.

ERIC Full Taxt Provided by ERIC

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1963-64, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

3	Stratum, state, school system, and type of insurance	Employ- er co- opera-	Payroll deduc- tions	Sponsor	Unde rwrit er	Paymen premi	it of ums Employ-	Cov Volun- tary	Coverage un- Eligi- y bilitya/	Dependent coverage Covered Employ	t cov-	Other insurance and comments
Continued Cont	1	2	3	4	5	ays	er pays	80	6	10	ee pays 11	12
Continued Yes No Ref. sys. IIs. co. None All None Yes P. NP	Stratum 4Enrollment 12,00	00-24,999	(Continued	i ci								
18	New Treese (Continued)		,									
Yes Yes												
Yes Yes Bd of ed B1 Cr. A11 None Yes P, NP	Life	Yes	No			None	A11	No		No	:	See state note.
15		Yes	Yes	οĘ	B1. Cr.	A 11	None	Yes		Yes	A 11	
14 15 16 17 17 18 18 18 18 18 18	:	Xe s	Yes	oĘ		A 11	None	X e s	P, NP	Yes	A 11	
14 15 16 17 17 18 18 18 18 18 18	Majmed	No	:	:	:	:	:	:	:	:	:	
No	Disability	No	:	:	:	:	:	:	:	:	:	
No No No No No No No No	Occ. liab	No	:	:	:	:	:	:	:	:	:	
No. No.		No	:	:	:	:	:	:	:	:	:	
ge Twp. (P. 0. Yes No Ref. sys. Ins. co. None All No P, NP 11g. Yes No Bd. of ed. Ins. co. None All No P, NP 2d. Yes No Bd. of ed. Ins. co. None All No P, NP 3d. Yes Yes St. Assn Ins. co. None All No P, NP 14ty Yes No Bd. of ed. Ins. co. None All No P, NP 15 Yes Yes No Bd. of ed. Ins. co. No P, NP 15 Yes Yes Bd. of ed. Ins. co. 807, 207, Yes P, NP 16 No No No No No No No 16 No No No No No No No 16 No No No No No No No No	Auto	No	:	:	:	:	:	:	:	:	:	
Yes No Ref. sys. Ins. co. None All No P. NP	9											
Yes No Ref. sys. Ins. co. None All No P, NP	1wp. (F.											
Yes No Bd. of ed. Ins. co. None All No P. NP	Life	Yes	No			None	A11	No		Ŋ	,	See state note
14		Ves	Z	, 4		None	A11	N C		Vos	None	
11		Yes	O N	4		None	A11	2 2		Ves	None	
Heater H	Wat - mod	Ves	o Z			None	A11	2 2		200	None	
18	Disability	Yes	Aps.			A11	None	Vos		TCS	None	
ty Yes No Ed Ins. co. None All No P, NP ss Yes Yes Yes Bd. of ed. Ins. co. All No P, NP rg Yes Yes Bd. of ed. Ins. co. 80% 20% Yes P, NP rg Yes Yes Bd. of ed. Ins. co. 80% 20% Yes P, NP rg No 80% 20% Yes P, NP rg No 80% 20% Yes P, NP rg No rg No rg No rg No rg No <td>Occ. 1iab.</td> <td>Yes</td> <td>No.</td> <td>of Jo</td> <td></td> <td>None</td> <td>A11</td> <td>g Q</td> <td></td> <td>•</td> <td>•</td> <td></td>	Occ. 1iab.	Yes	No.	of Jo		None	A11	g Q		•	•	
See No. Bd. of ed. Ins. co. None All No. P. NP	Fidelity	Yes	O.N.	of o		None	A11	N C				
Yes Yes Bd. of ed. Ins. co. All None Yes P, NP	•	Ves	2 2	1 4		None	A11			:	:	
Yes Yes Bd. of ed. Ins. co.			2	4		None	110	2		:	:	
Yes Yes Bd. of ed. Ins. co. All None Yes P. NP												
No	NEW MEXICO											
Yes Yes Bd. of ed. Ins. co. A11 None Yes P, NP surg. Yes Yes Bd. of ed. Ins. co. 80% 20% Yes P, NP surg. Yes Yes Yes Yes P, NP P, NP bility No lity No lity No lity No lity No lity lity lity lity <td>Las Cruces</td> <td>;</td> <td>;</td> <td>•</td> <td></td> <td>ţ</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>,</td>	Las Cruces	;	;	•		ţ						,
Yes Yes Yes Bd. Of ed. Ins. co. 80% 20% Yes P. NP	Life	Yes	Yes	of o		A11	None	Yes		No	• •	Employee may choose
Surg. Yes Yes Fe No No <t< td=""><td>Hosp.</td><td>Yes</td><td>Yes</td><td>ğ,</td><td></td><td>%08 20%</td><td>20%</td><td>Yes</td><td></td><td>Yes</td><td>A11</td><td>from two available plans</td></t<>	Hosp.	Yes	Yes	ğ,		%08 20%	20%	Yes		Yes	A 11	from two available plans
Mo	:	Yes	Yes	O		208	202	Yes		Yes	V II	ch Ch
114b	Majmed.	ON P	• •	: 4	(• 0	• 6		•	:	:	ilte, hosp., medsurg.,
14D	Disability	z z	IES	. 01		% 00	*07	Ies	•	:	:	and disability.
No	UCC. IIAD.	ON S	:	:	:	:	:	:	:	:	:	
No 50% Yes Property For State B1. Cr. 50% Yes P, NP 50		NO Aps	· N	. 4	9	None	: [4		•	:	:	
No No No No No No No Nes State Bl. Cr. 50% 50% Yes P. NP				•		None	114	2	•	•	:	
No No State B1. Cr. 50% 50% Yes P, NP **surg Yes Yes Yes Yes Yes P, NP **surg Yes Yes Yes Yes P, NP **bility No **surg **surg **surg **surg **liab No **surg **surg **surg **surg **liab No **surg **surg **surg **surg **lity **surg **surg **surg **surg **surg **lity **surg **surg **surg **surg **surg **lity **surg **surg **surg **surg	NEW YORK											
No No State B1. Cr. 50% 50% Yes P, NP **surg. Yes Yes Yes Yes P, NP **med. Yes Yes Yes P, NP **bility No *** *** **liab No *** *** **lity *** ***	Albany											
Yes Yes State B1. Cr. 50% 50% Yes P, NP Yes Yes State B1. Sh. 50% Yes P, NP Y No No No No No No No No No No No		No	:	:	:	:	:	:	:	:	:	•
Yes Yes State B1. Sh. 50% Yes P, NP Y No	Hosp.	Yes	Yes	State		20%	202	Yes	P, NP	Yes	Part	
Y Yes State Ins. co. 50% Yes P, NP No No	Medsurg.	Yes	Yes	State		20%	20%	Yes	P, NP	Yes	Part	
Wo N	Majmed.	Yes	Yes	State	_	20%	20%	Yes	P, NP	Yes	Part	
No No No No	Disability	No	:	:		:	:	:	•	:	:	
No oN	0cc. 1fab	No	:	:	:	:	:	:	:		:	
		No	:	:	•	:						
		No	:		• •							

12	:	:	:	:	*Flat \$50 maximum paid by sch. dist.
11	Part Part Part	Part Part Part	Part Part Part	Part Part Part	Yes Part by sch. Yes Part by sch. Yes Part Yes Part
10	Yes Yes	Yes Yes Yes	Yes Yes Yes	Yes Yes Yes	
6	P, NP P, NP	P, NP P, NP P, NP No info. No info.	P, NP P, NP P, NP P, NP P, NP P, NP P, NP	P, NP P, NP P, NP P, NP P, NP	P, NP P, NP P, NP P, NP
8	Yes Yes Yes	Yes Yes Yes Yes No	Yes Yes Yes Yes No No	Yes Yes Yes No	Yes Yes Yes No No
7	209 209 209 209	50% 50% 50% A11	Part Part Part Part All All	50% 50% 50% A11	Part* Yes Part* Yes Part* Yes Part* Yes
9	50% 50% 50%	50% 50% 50% None	Part Part Part Part None None	50% 50% 50% None	Part Part Part Part None
5	B1. Cr. B1. Sh. Ins. co.	B1. Cr. B1. Sh. Ins. co Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co Ins. co.	Bd. of ed. Bl. Cr. Bd. of ed. Bl. Sh. Bd. of ed. Bl. Cr. & Bl. Sh.
7	State State State	State State State State Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed Bd. of ed. Bd. of ed. Bd. of ed.	State State State Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed Bd. of ed.
3	Yes Yes Yes	Yes Yes Yes Yes No	Yes Yes Yes Yes No No	Yes Yes Yes No	Yes Yes Yes Yes
2	No Yes Yes Yes No No No	No Yes Yes No No Yes	No Yes Yes Yes Yes Yes	No Yes Yes No No No	No Yes Yes Yes No No No
1	East Meadow Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	Elmira Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Farmingdale Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Hicksville Life Life Hosp Hosp Majmed Disability Occ. liab Fidelity Auto	Kenmore Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity

- Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. considering. a/ Key: P b/ No, but

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(Continued)
L DISTRICT
T OF SCHOOL
, BY ENROLLMENT
1964-65,
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IC-SCHOOL
FOR PUBL
PROVISIONS
INSURANCE
GROUP]
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TABLE 11.

Stratim, state, school svs-	Employ- er co-	Payroll deduc-	Sponfor	Underwriter	Payment of premiums	it of	Cov Volun-	Coverage n- Eligi-	Dependent cov-	t cov-	Other insurance	İ
	opera- tion	tions				Employ- er pays	tary	bilitya/	Covered	Employ- ee pays	and comments	
1	2	3	4	5	9	7	8	6	10	11	12	
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	(Continued	•									
NEW YORK (Continued)												
Levittown	;											
Life	No	:	:		• • •	• • •	:		:;	: [:	
Hosp.	Yes	Yes	State		202	202	Yes	P	Yes	Part		
Medsurg	Yes	Yes	State		20%	200	Yes	F, NF	Yes	Fart		
Majmed.	Yes	Yes	State	Ins. co.	205	20%	Yes	P, NP	Yes	Part		
Disability	No	:	:		:	• •	:		:	:		
Occ. liab	Yes	No	of		None	A11	Q :	P, NP	:	:		
Fidelity	Yes	No	oĘ	Ins. co.	None	A11	%		:	:		
Auto	Yes	No No	Bd. of ed.	Ins. co.	None	A 11	S S	P, NP	:	:		
Massapequa												
	No		•		:	:	:	:	:	:	•	
HOSD	Ves	, CN	Rd. of ed.	Bl. Cr.	222	55%	Yes	P. NP	No			
Mod restra	Ves	, S			557	55%	Ves	d d	QN.			
Mod and	Ves	2 2	3 4		5 C C	4 L L	No 8	di di	Q X			
•	Tes	2	3			•	3	** (1	2	:		
Disability	ON :	:	:	:	:	:	:	:	:	:		
Occ. liab.	No	:	:	:	:	:	:	:	:	:		
Fidelity	No	; ;	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
Wount Vernon												
14£0	N			,		•	;	•			•	
Hooli	Ves	Ves	State	Bl. Cr.	202	502	Yes	P. NP	Yes	Part		
1170	Y a d	Ves	State		202	202	Yes	P. NP	Yes	Part		
Maimed.	Yes	Yes	State		50%	50%	Yes	P. NP	Yes	Part		
	No	:	:	•	:	:	:	:	:	:		
Occ. 1fab	No	:	:	:	:	:	:	:	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
Niagara Falls												
Tife	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No	Ъ	No	:	:	
	Yes	Yes	of	B1. Cr.	20%	20%	Yes	P. NP	No	:		
urro	Yes	Yes	of o	B1. Sh.	50%	50%	Yes	P. NP	No	:		
•	Sol A	202	4 4		50%	202	VPe	dN d	C.N.			
-	Ies No	ICS	5		*00	•	10	T		•		
Disability	ON S	•	. 4	•••	None,		: 5	e div	:	:		
Ucc. Ilab.	res	ON :	io i		None	111	2 5		:	:		
Fidelity	Yes	No	Bd. or ed.	Ins. co.	None	AII	Q.	F, NF	:	:		
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5				B1. Sh.	Ins. co.	:	:	:	Ins. co.			B1. Cr.	B1. Sh.		:	:	:	:		:	B1. Cr.	B1. Sh.	Ins. co.	:	:	:	Ins. co.		•	Cr.	B1. Sh.	Ins. co.	:	:	:	:			:	:	:	:	:	:	: :	
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2		No	Yes	Yes	Yes	o k	o v	0 1	Yes		No	Yes	Yes	Yes	No	No	No	No		No	Yes	Yes	Yes	oN :	No.	0 2 1	Yes		No No	Yes	Xe s	Yes	No No	ON :	ON S	NO NO		No	S S	oN N	O N	S S	o N	Q ON	No	
	Rome	Life	Hosp	Medsurg.	Majmed.	Disability	UCC. 11aU		Auco	Schenectady	Life	Hosp.	Medsurg	Majmed	Disability	0cc. liab	Fidelity	A' to	Sewanhaka H. S. Dist. (P. O. Franklin Square)	Life	Hosp.	Medsurg.	Mr med	isability	Ucc. Ilab.	ruelly	Auro	Utica .	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. Ilab.	Fidelity	Auro	NORTH CAROLINA Alamance Co. (P. 0. Graham)	Life		Medsurg.	Maimed.	Disability	Occ. 1fab.	Fidelity	Auto	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.



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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

		11							
	"proy"	Employ Fayroll			Payment of	Coverage	age	Dependent cov-	
	-00	aeanc-	Sponsor	Underwriter	premiums	Volun- E	ligi-	erage	Other insurance
tem, and type of insurance op	opera-	tions			lov-	tarv	111+va/	Contered Free Low	ond comments
7	+100							COLUMN TOWNS	
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	Employ-	Payroll			Davment of	₽ •	100	0.000			
	er co-		Sponsor	Underwriter	premiums	TO A	Volun-	n- Elisi-	Dependent cov-	E COV-	0+40
tem, and type of insurance	opera- tion	tions			Employ-	Employ-	tary	bilitya/	Covered	Employ-	and
	2	3	4	5	66 6438	7	8	6	01	ee pays	
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	(Continued)									
NORTH CAROLINA (Continued)											
Buncombe Co. (P. 0. Ashville)											
Life	No	:	:	•	:	;	;	;			
Hosp.	No	:	:				• •		:	:	
Medsurg.	No	:	:	:	:	: :	: :		•	• •	
Majmed.	No	:	:	:	:					:	
Disability	No	:	:	:	:					• •	
Occ. liab.	No	:	:	:	:	:				•	
Fidelity	No	:	:	:	:	:	:	:		•	
Auto	S S	:	:	:	:	:	:	:	:	:	
Durham											
Life	No	:	:	:	;		;				
	No	:	:	:	:	: :	:	•	•	• •	
Medsurg.	No	:	:	:	:	:	:	•			
Majmed.	No	:	:	:	:	:	:	:	:	:	
Disability	ON :	:	:	:	:	:	:	:	:	:	
UCC. 1Iab	ON :	:	:	:	:	:	:	:	:	:	
tranta	ON :	:	:	:	:	:	:	:	:	:	
Auto	ON .	:	:	:	:	:	:	:	:	:	
Gaston Co. (P. 0.											
Gastonia)											
Life	No	:	:	:	:	:	:	:	:		
Hosp.	No	:	:	:	:	:	:	:	:		
Medsurg.	No	:	:	:	:	:	:	:	:	:	
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Auto	Q N	• •	:	:	:	:	:	:	:	:	
	i	· ·	•	•	:	:	:	:	:	:	
Guilford Co. (P. 0. Greensboro)											
Life	No	:	:	•	;	;	,				
Hosp.	No	:	:	:	•			•	:	•	
Medsurg.	No	:	:	:	:				•	:	
Majmed.	No	:	:	:	:	:	:			•	
Disability	No	:	:	:	:					:	
Occ. liab.	No	:	:	:	:	:	:	•			
Fidelity	No	:	:	:	:	:	:	:	:		
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a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school sys-	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	nt of iums	Cov Vclun-	Coverage n- Eligi-	Dependent erage	it cov-	Other insurance
type of insu	opera- tion	tions	•		Employ- ee pays	Employ- er pays	tary	bility a /	Covered	Employ- ee pays	and comments
1	2	3	7	5		7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999		(Continued)	•								
NORTH CAROLINA (Continued)											
Pitt Co. (P.O. Greenville)											
Life	No.		:	:	:	:	:	:	:	:	•
Hosp.	N _O	:	:	:	:	:	:	:	:	:	
Medsurg	No	:	:	:	:	:	:	;	:	:	
Majmed	No	:	:	:	:	:	:	:	:	:	
Disability	S S	:	:	:	:	:	:	:	:	:	
Occ. liab.	Š,	:	:	:	:	:	:	:	:	:	
Fidelity	S :	:	:	•	:	:	:	:	:	:	
Auto	No No	:	:	:	:	:	:	:	:	:	
Robeson Co. (P. 0.											
,											
Life	Nc	:	:	:	:	:	:	:	:	:	•
Hosp.	CN	:	:	:	:	:	:	:	:	:	
Medsurg.	No	:	:	:	:	:	:	:	:	:	
Majmed	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	S S	•	:	:	:	:	:	:	:	:	
Rowan Co. (P. 0.											
Tife Time	Ŋ	1		1					•	:	•
Hospi	O Z	•			• •	•	:	•	•	•	
Medsurg.	No	:	:	•	:	:	:	:	:	:	
Majmed.	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	•	
Occ. 1iab	No	:	:	•	•	:	:	:	•	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	No	•	:	•	:	:	:	:	•	:	
Wake Co. (P. O. Raleigh)											
Life	No	•			• 1	: ;	: ;		: ;	• •	:
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes	AII	
Medsurg.	o N	:	:	:	:	:	:	:	•	:	
Majmed.	% :	: ;			• • •	: -	: ;	•	:	:	
Disability	Yes	o <mark>n</mark> :	.		None	A11	S E		:	:	
Occ. Liab.	Yes	ON ?	or ed		None	A11	O 2		•	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	AII	S	•	•	:	
Auto	ON	:	•	•	•	:	:	•	•	:	

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d Hgts-University O. Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts) No Cleveland Hgts All None Yes P, NP Yes All No Cleveland Hgts No Cleveland Hgts All None Yes P, NP Yes All No Cleveland Hgts All None Yes P, NP Yes All No Cleveland Hgts All None Yes P, NP Yes All All None Yes P, NP Yes Yes All All None Yes P, NP Yes All All None Yes P, NP Yes P, NP Yes All All None Yes P, NP Yes P,		•	:	:	:	:	:	:			
d Hgts-University O. Cleveland Hgts) No Tes Yes Yes Bd. of ed. Bl. Cr. Ity No No No No No No No No No N										•	
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surg. Yes Bd. of ed. B1. Sh. A11 None Yes A11 surg. Yes Yes Bd. of ed. Bn. Sh. A11 None Yes A11 ilty Yes No <			•		:	:	:	:	:	:	
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med. No Yes Yes Bd. of ed. Ins. co. All None Yes P. NP 11ab. 11ab. No Bd. of ed. Ins. co. None All No P. NP 11ty Yes No Bd. of ed. Ins. co. None All No P. NP 11ty	Yes		ō		114			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ICS	TTV	
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111ty Yes Bd. of ed. Ins. co. All None Yes No 1ty Yes No Bd. of ed. Ins. co. None All No P.				:	:	:	:				
1iab. No 1.0	TILEY Yes				A11	None	Vos	0	:	:	
ity Yes No Bd. of ed. Ins. co. None All No P, NP Yes No Bd. of ed. Ins. co. None All No P	liab No				1111	MON	ICS	r, nr	:	:	
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			6		None	A11	No.	Д.			

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

(Continued)
OL DISTRICT
OF SCHOO
, BY ENROLIMENT OF SCHOOL
BY E
1964-65,
PERSONNEL,
IC-SCHOOL
R PUBL
ANCE PROVISIONS FOR PUB.
PROV
INSURANCE
GROUP
TABLE 11

	Employ-	Payroll		Trado serve	Payment of	nt of	Volun-	Coverage n- Fligi-	Dependent erage	nt cov-	Other insurance
state, school systype of insurance	er co- opera-	deduc- tions	Sponsor	UNGELWITEEL	Employ- ee pays	Employ-	tary	$bility^{a}$	Covered	Employ- ee pays	and comments
1	2	3	4	5		7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999	0-24,999 ((Continued)	1)								
OHIO (Continued)											
Life	No	:	:	:	•	•	:		: 1	• •	• • •
HOSD	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes		Yes	A11	
Mod some	Yes	Yes	of	B1. Sh.	A11	None	Yes	•	Yes	A11	
	Ves	Yes	of.			None	Yes	P, NP	Yes	A11	
maj. med	2 2			•	:	:	:	:	:	:	
Jirky		•		1	•		:	:	:	:	
Occ. Liab.	ON A	•	:	•				•	:	:	
Fidelity	ON R	:	•	•	• ·	• •			•	•	
Auto	O N	:	•	•	•	•	:	•			
Lorain											
Life	No	:	:		• •	: ;	: ;		• • •	• • •	•
_	Yes	Yes			AII	None	Yes		zez :	A11	
70	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	P.II	
Maimed	No	:	:	•	:	:	:	:	•	:	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	Д	:	:	
Occ. 1tab.	No	:	:	•••	:	:	:		:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
	i										
Middletown					•	;	į		Ş		
Life	Yes	Yes	Local Assn	Ins. co.	AII	None	Yes	ž!	NO	• •	•
Hosp.	Yes	Yes	Local Assn		A11	None	Xes	, R	Yes	AII	
	Yes	Yes	Local Assn	B1. Sh.	A11	None	Yes	F, NF, NS	Ies	AII	
Maimed.	No	:	:	:	•	:	:	•	:	:	
Disability	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	24	:	:	
Occ. 1tab.	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	•	•	
	N.	•		•	:	:	:	:	:	:	
Bulo	2										
			,		111	Q I Q I	000	6	N	,	Professional emolovees
Life	Yes	Yes	oĘ		AII	None	I ES				- Interest of the available
Hosp.	Yes	Yes	of.		AII	None	Yes	r, Nr	ICS	A11	oblo 14fe the mlane
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NF	xes	AII	7776
Mail - med	No	:	:	:	:	:	:	•	:	:	
hieshility	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	No info.	. No info.	:	:	
District Tiph	, c	1 .	:		:	;	:	:	:	:	
11			•			:	:	:	:	:	
Fidelity	ON X	:	•	•					•	:	
Auto	No	:	•	•	•	:	:) •		1 1	

11 12		•••	A11	All	:	• •		•			* T	A11			•	::	:		•	A11	A11	A11	•	:	•	:			::	A11	A 11	•	• •	• • •	•	•		嵒	from two	All ity ins. plans.	A11	:	•	•	•	7 7
10			res 201	res	•	• •		•		,	Yes	Yes		•	:	:	:		No	Yes	Yes	Yes	:	:	:	:			:	Yes	Yes	:	:	:	:	:		No	Yes	Yes	Yes	:	:	:	:	
6		. 63		•	- P	. , d	-				P. NP	dN.		:		:	:		P, NP	P, NP		P, NP		•	:	:			:	д	Ъ	:	:	:	•	:		P, NP	P, NP	P, NP	P, NP	P, NP	•	:	:	
			a de	מ ע א		Yes	No finfo.	:			Yes	Ves	:	:	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:			:	Yes	Yes	:	:	:	:	:		Xe s	Yes	Yes	Yes	Yes	:	:	:	,
_		None	None	Nolle	None	None	A11	:		•	None	None	:	:	:	:	:		None	None	None	None	None	:	:	:			:	None	None	:	:	:	:	:		None	None	None	None	None	:	:	:	
و			A11	T 1 W	٠ ۵	A11	None	:		•	A11	A11	•	:	:	:	:		A11	A11	A11	A11	A11	:	:	:			:	A11	A11	:	•	:	:	:		A11	A11	A11	A11	A11	:	:	:	
5		n			יייי					•	B1. Cr.			•	:	:	:		Ins. co.	Ins. co.	Ins. co.	Ins. co.	Ins. co.	:	:	•				B1. Cr.	B1. Sh.	:	•	•	•	:		Ins. co.		Sh.	B1. Cr. & B1. Sh.	Ins. co.	:	:	•	T
4		Rd of od	, 4	3	Rd. of ed.	17	Bd. of ed.	:			Bd. of ed.	of		:	:	:	:			Bd. of ed.	Bd. of ed.	Bd. of ed.	Bd. of ed.	:	:	:			:		No Info.	:	:	:	:	•				St. Assn	St. Assn	St. Assn	:	:	•	
m		No c	Apo V	Tus	. A	Yes	N _o	:		•	Yes	Yes	:	:	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:			:	Yes	Yes	:	:	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:	
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	Springfield	•	Mod source	Met and	Disability	0cc. 11ab.	Fidelity	Auto	Warren	Life	•		Majmed.	Disability	0cc. 1tab	Fidelity	Auto	<pre>Willoughby-Eastlake (P. 0. Willoughby)</pre>	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. 1fab	Fidelity	Auto	OKIAHOMA	Lawton	Life	Hosp.	Medsurg	Majmed.	Disability	Occ. liab.	Fidelity	Auto	Midwest City	Life	Hosp.	Medsurg	Majmed.	Disability	Occ. liab	Fidelity	Auto	1 t t t t t

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC Foulded by ERIC

Other insurance	and comments	12
Dependent cov- erage	Covered Employ-	10 11
Coverage Volun- Eligi-	tary	8 9
Payment of premiums	Employ- Employ-	6 7
Underwriter		5
Sponsor	,	4
Employ- Payroll er co- deduc-	tions	3
Employ- er co-	opera-	2
Stratum, state, school sys-	tem, and type of insurance	1

	Employ-	Payrol1			Payment of	it of	Cov	Coverage	Dependent	-000	Othor transpoo
Stratum, state, school system, and type of insurance	er co- opera-	deduc- tions	zo sous or	UNGERWILLER	Employ- Emp	Employ- er pays	volun- tary	bility ^a /	Covered En	Employ-	and comments
1	2	3	4	5		7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	(Continued	(
OREGON											
Beaverton											
Life	No :	: ;			::				•••	::	Employees may choose
Hosp.	Yes	Yes 	Ö		A11	None	res		Ies	A11	for hoon mod source praise
Medsurg	Yes	Yes	o To	Sh.	A11	None	res	F, NF	res	A11	ror nosp., med. surg., and
Majmed	Yes	Yes	Bd. of ed.	BI. Cr. & BI. Sn.	AII	None	Yes	F, NF	Ies	AII	maj. med. 108.
	No H	: ;	: 4		•••		: 6		:	:	
Occ. liab.	Yes	oN ;	io '		None	A11	S	r, ur	:	:	
Fidelity	Yes	o No	1 0		None	A11	S 5	r, Nr	:	:	
Auto	Xes	ON ON	ba. or ea.	Lus. co.	None	AII	S.		•	:	
Eugene											
Life	No	:	:	:	:	:	:	:	:	:	Employees may choose
Hosp.	Yes	Yes	Local Assn	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	available
Medsurg.	Yes	Yes	Local Assn	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
Maimed	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	P, MP	Yes	A 11	two plans for medsurg.
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	Ъ	:	:	ins.
0cc. liab	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	No info.	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Salem											
Life	No	:	:	•	:	:	:	:	:	:	Employees may choose
_	Yes	Yes	Bd. of ed.	Cr.	A11	None	Yes	P, NP	Yes	A11	from two available plans
	Yes	Yes	Bd. of ed.	Sh.	A11	None	Yes		Yes	A11	
Majmed	Yes	Yes	Bd. of ed.	B1. Cr B1. Sh.	A11	None	Yes		Yes	A11	majmed. ins.
Disability	Yes	Yes	οĘ	Ins. co.	A11	None	Yes	P, NP	:	:	
Occ. liab	Yes	No	σĘ	Ins. co.	None	A11	No No		:	:	
Fidelity	Yes	No	ψ	Ins. co.	None	A11	No		:	:	
Auto	Yes	ON ©	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
PENNSYLVANIA											
Allentown											
Life	No	:	:		• •	: ;	:	:!	: ;	: :	•
Hosp.	Yes	Yes	οŧ		Ail	None	Yes	P, NP	Yes	A11	
Medsurg	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	AII	
Majmed	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	•	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

	•										,	•										•										:									Personal liabili v.	School property.	Comprehensive						
		AII	A11	A11	•	•	•	: :			•	A11	A11	A11	770	:	:	:	:			• • •	A11	114	:	:	•	:	:		•	No info.	AII	AII	:	:	:	:	:		:			•	:	:	:	:	:
	•	Yes	Yes	Yes	•		•	•			No	Ves	Ves	202	2	•	:	:	:		Q.	Q.	I ES	2	:	:	:	:	:		,	d	Yes	Yes	:	:	:	:	:		No	No	N ON		:	•	:	:	:
;			P, NP	P. NP	•			P. NP	•		P. NP	2					•	:	:		QX Q		T, ME	:	•	:	:	:	•			ê:	<u>2</u> :	No Info.	:	:	:	:	:		Ъ	P. NP	P. NP	, '		•	•	P, NP	P, NP
		9	No No	No No	:	•		S.			Yes	Yes	Yes	Ves	400		•	:	:		Ŋ	2 2	S S) i	:	:	:	:	:				NO LINEO.	NO TUEO	:	:	:	:	:		No	Yes	Yes			:	: ;	S S	No No
:	v 11	A11	AII	A11	•	•		A11			7 07	A11	A11	A11	ouo _N		•	:	•		Δ11	No info	No info		•	:	:	:	:		10 15 6 16	No info	NO LILLO.	NO INTO.	•	:	:	•	:		A11	None	None					AII	A11
:	Mono	None	None	None	:	:	•	None			2 09	None	None	None	A11		•	:	•		None	No info	No info.		•	:	:	:	:			No into.	No fefo	NO THEO.	•	•	•	:	:		None	A11	A 11	:		•	···	None	None
•	B1. Cr.			Ins. co.	:	•	•	Ins. co.			Ins. co.	B1. Cr.	B1. Sh.	B1. Cr. & B1. Sh.	00	•		•	•		Ins. co.	No info	No info.		• •	•	:	• • •	:		No fac	al C.	ы. ст.		•	•	• 1	•	•		Ins. co.	B1. Cr.	B1. Sh.	:	•		The co	Ins. co.	Ins. co.
:	Rd. of ed.	4		Bd. or ed.	:	:	:	Bd. of ed.			οĘ	Bd. of ed.	Bd. of ed.	of	Bd. of ed.	:			•		Bd. of ed.	No info.	No info.	•		•	•	:	:		No tofo	no ruro. Ed of ed	Rd of od		•	•	•	•	:		JC.		Bd. of ed.	:	:	•	Rd of ed		ba or ed.
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No	Yes	Voc	100	Yes	S N	No	SN S	Yes		1	Yes	Ye s	Yes	Yes	Yes	No	No	S.	.		Yes	Yes	Yes	No	%	Z		2 2	<u>Q</u>		Vec	Z A	Nes A	Ş	N N	Z	9 2	, on	2		Yes	Yes	Yes	No	No	No No	Yes	700	ב דני
Altoona Life	Hosp.	Med sura		· · · · · · · · · · · · · · · · · · ·	Disability	Occ. Itab.	Fidelity	Auto	10 c 4 t 1 c t c	bernienem	Lite	Hosp.	Medsurg	Majmed.	Disability	Occ. 11ab	Fidelity	Auto		Erie	Life	Hosp.		Majmed.		0cc. 11¢5,		A:+0	Auto	Harrisburg	Life	Hosp	Medsurg.				Fidelity	, γ vito		Reading	Lite	Hosp	Medsurg.	Majmed.	Disability	0cc. 1tab	•	Auto	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11	GROUP I	:NSURANCE	PROVISIONS FO	TABLE 11GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSCNNEL,	RSCNNEL, 1964-65,	BY ENRO	H	SCHOOL DISTRICT (Continued)	T (Conti	nued)
Stratum, state, school system, and type of insurance	Employ- er co- opera-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums Employ- Employ- ee pays er pays	Volu tary	E1 E1	d Frag	Employ-	Other insurance and comments
1	2	3	4	5	9	8	6	10		12
Stratum 4Enrollment 12,000-24,999	00-24,999	(Continued)	a							
RHODE ISLAND										;
Crans Lon 14 fe	No	:	:	:	:	:	:	:	•	•
Hosp.	oN N	:	:	:		:	•	• •	: :	
	No	:	:	:		:	•	•		
Maimed.	No	:	:	:		:	• •		:	
Disability	No	:	:	:	:	•	• •	•	:	
0cc. 1fab	No	:	:	:		•	•		:	
Fidelity	No	·:	:	:	•			•	:	
Auto	No	:	:	•		•				
Warwick									•	*Key people only.
Title of the	No	:	:	:			£		A11	Non-ownership of auto
	Yes	Yes	Local govt			2 2	r, o	Yes	A11	liability available.
urg.	Yes	Yes	Local govt	B1. Sh.	n)		m (;		:	
Majmed.	No	:	:	:		•	•	•	:	
Disability	No	:	:	:		•		•	:	
Occ. 1fab	No	: ;	. 4		None All	. ok	*3	:	:	
Fidelity	Yes	ON ?	Bd. or ed.	The Co.			P, NP	:	:	
Auto	Yes	9	5		i					
ļ										
Berkeley Co. (F. U.										*Rd. owned vehicles
Title	No	:	:	:	• • •		: F		A 1.1	onlv.
	Yes	Yes	of			o S		Yes	A11	
Medsurg.		Yes	Bd. of ed.	Ins. co.	1)		• .	:	:	
Majmed.			40 40 Lt	Tns	A11 None		Ъ	:	:	
Disability	Yes	Yes		3			:	:	:	
0cc. 1fab			70 40 F		None A11		Ъ	:	:	
Fidelity	Yes	o z				No	д	:	:	
Auto	Yesa		5							
Cooper River		,	٠		A11 None	e Yes		No	:	•
Life	. Yes	Yes	JO Y	Tils: co.				Yes	A11	
Hosp.	. Yes	Xes	5 6					Yes	A11	
Medsurg.	Yes	Yes	TO TO					Yes	A11	
Majmed.	Yes	Yes	Bd. of ed.				P, NP	:	•	
	res	SUT	;		:	:	:	:	:	
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No No No No No No No No	••	Yes	Yes	Local Assn		A11	None	Yes	P, NP	Yes	411	
No No No St. Astan sport No St. A	Majmed	No	:	:	:	:	:	:	:	:	:	
No No No No No No No No	Disability	No	:	:	:	:	:	:	:	:	:	•
No No No No No No No No	0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
No	Fidelity	No	:	:	:	:	:	:	:	:	:	
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Yes Yes Bd of of of of of of of o	Medsurg	Yes	Yes	oĘ	Sh.	A11	None	Xe s	F H4	Yes	A11	and majmed. ins
No		Yes	Yes	oĘ	Cr. & B1.	A11	None	Yes	F, M	Yes	A11	plan.
No No No No No No No No	Disability	Yes	Yes	oę.		A11	None	Yes	P, NP	:	:	
No	0cc. 1fab	No	:	:	•	:	:	:	:	:	:	
No	Fidelity	No	:	:	:	:	:	:	•	:		
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y color Yes Yes Bd. of ed. Ins. co. All None Yes P, NP No No		Yes	Yes	οĘ	r. & B1.	A11	None	Yes	P, NP	Yes	A11	
No	Disability	Yes	Yes	of.	Ins. co.	A11	None	Yes	P, NP	:	:	
No	Occ. 11ab	No	:	:	:	:	:	:	:	:	:	
No No No No No No No No	Fidelity	No	:	:	:	:	:	:	:	:	:	
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y Yes Yes Local Assn Ins. co. All None Yes P No St. Assn spor No Yes Yes Bd. of ed. Ins. co. All None Yes P Yes All additional life Yes Yes Bd. of ed. Bl. Cr. All None Yes P Yes All Employee may Yes Yes Bd. of ed. Bl. Cr. & Bl. Sh. All None Yes All From two availating Yes Yes Bd. of ed. Bl. Cr. & Bl. Sh. All None Yes All For hosp., med. Yes No No No No No No No No No <td>Maimed.</td> <td>Yes</td> <td>Yes</td> <td>Local Assn</td> <td></td> <td>A11</td> <td>None</td> <td>Yes</td> <td>. С</td> <td>Yes</td> <td>A11</td> <td></td>	Maimed.	Yes	Yes	Local Assn		A11	None	Yes	. С	Yes	A11	
No No St. Assn spor St	Disability	Yes	Yes	Local Assn		A11	None	Yes	. 4	:	:	
No No St. Assn spor St	0cc. 11ab	No	:	:		:	:	:		:	:	
No	Fidelity	No	:	:	:	:	:	:	:	:	:	
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Yes Bd. of ed. B1. Cr. A11 None Yes P Yes A11 Baployee may Yes Yes Bd. of ed. B1. Sh. A11 None Yes A11 Employee may Yes Yes Bd. of ed. B1. Cr. & B1. Sh. A11 None Yes A11 From two availath No No <	Life	Yes	Yes	oĘ		A11	None	Yes	Ъ	No	:	SOLS
Yes Bd. of ed. B1. Sh. A11 None Yes P Yes A11 Employee may Yes Yes Bd. of ed. B1. Cr. & B1. Sh. A11 None Yes A11 From two available Yes Yes Bd. Yes A11 From two available No No No	Hosp.	Yes	Yes	οĘ	B1. Cr.	A11	None	Yes	Д	Yes	A11	additional life ins. plan.
Yes Yes Bd. of ed. B1. Cr. & B1. Sh. A11 None Yes A11 Y No No No No	Medsurg	Yes	Xe s	οĘ		A11	None	Yes	Ъ	Yes	A11	Employee may choose
No No	Majmed	Yes	Yes	of.	Cr. & B1.	A11	None	Yes	Ъ	Yes	A11	from two available plans
No No	Disability	No	:	:	:	:	:	:	:	:	:	for hosp., medsurg. and
if ty	Occ. 11ab	No	:	:	::	:	:	:	:	:	:	majmed.
No No oN	Fidelity	No	:	:		:	:	:	:	:	:	
	Auto	No	:	:	:	:	:	:	:	:	:	

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. but considering.

Serbolos System Employ Payrol Sponsor Stonsor Underwriter 5	Payment of premiums Employ- Employ- ee pays er pays 6 7	ays.	Coverage Volun- Eligi- kary bilitya 8 9		Dependent coverage Covered Employ-	Other insurance	
(Continued) (Cont	5	9				מל בל	and co
(Continued) No Bd. of ed. No Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed. Yes Bd. of ed.	:::::					10 11	12
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71	•	:	Employee may choose from two available life ins. plans.	:
1	A11 A11 A11 A11	A111 A111 A111	A A L L L L L L L L L L L L L L L L L L	A11 A11 A11
27	No Yes Yes Yes	Yes	Yes Yes Yes No Yes Yes Yes	No Yes Yes
,	F, NP P, NP	P P P P 	F, NP, NS NP, NS NP, NS NP, NS NP, NS S S	7, NP NP NP NP NP NP NP NP NP NP NP NP NP
٥	Yes Yes Yes	Yes Yes Yes Yes 	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes
	None None None	None None None None Nore	None None None None None None None None	None None None
	A11 A11 A11 A11	All None Yes P All None Yes P All None Yes P All None Yes P All None Yes P All None Yes P All None Yes P All None Yes P	A11 A11 A11 A11 A11 A11 A11 A11 A11 A11	A11 A11 A11
	Ins. co. Ins. co. Ins. co. Ins. co.	Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. B1. Cr. & B1. Sh B1. Cr. B1. Cr. B1. Cr. B1. Cr. B1. Cr. Ins. co Ins. co.	Ins. co. Ins. co. Ins. co
+	Bd. of ed. Bd. of ed. Bd. of ed	St. Assn St. Assn St. Assn St. Assn St. Assn	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Sd. of ed.
,	Yes Yes Yes	Yes Yes Yes No	Yes Yes Yes Yes Yes Yes Yes Yes No	Yes Yes Yes
7	Yes Yes Yes No No No	No Yes Yes Yes No No	No Yes Yes Yes No No Yes Yes Yes No Yes	Yes Yes Yes No No No
	Abilene Life Life Hosp Majmed Disability Occ. liab Auto	Arlington Life Hosp Med-surg Maj-med Disability Occ. liab Fidelity Auto	Life Hosp Hosp Med -surg Disability Occ. liab Ector Co. (P. 0. Odessa) Life Hosp Hosp Majmed Disability Disability Disability Disability Fidelity Fidelity	Edgewood (P. O. San Antonio) Life Hosp Medsurg Majmed Disability Occ. liab Fidelity

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

b/ No, but considering.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of ansurance	Employ- er co- opera-	Payroll deduc- tions	Sponsor	Underwriter	Payment of premiums Employ- Emploee pays er p	it of lums Employer er pays	Cov Volun- tary	Coverage n- Eligi- bilitya/	Dependent coverage Covered Employee pay	t cov-	Other insurance and comments
1	2	0	7	5	9	7	æ	σ١	10	11	12
Stratum 4Enroliment 12,000-24,999 (Continued)	0-24,999	(Continued	•								
TEXAS (Continued) Garland											
Life	No	:			• 1	•	:	:	: ;	• •	::
Hosp.	Yes	Yes	of		All	None	Yes	A (Yes	AII	
Medsurg	Yes	Yes	of	sh.	A11	None	Yes	A (Yes	A11	
Majmed.	Yes	Yes		O	A11	None	Yes	ъ4 Е	Yes	TTV	
Disability	Yes	Yes	St. Assn	Ins. co.	AII	None	Yes		:	:	
Occ. liab.	9 :				ouo _N		. 2	: : p	• •	•	
	Yes	0 Z	Bd. of ed.	Ins. co.	None	A11	2 2	4 P4		: :	
	ב ב	24			•	ŀ	i	ı			
Goose Creek (P. 0.											
Baytown)	:		ų		\$ 5 0	, + + + + + + + + + + + + + + + + + + +	Voc	d;i	VPS	Part	*A package plan offers
	Yes	Yes	Bd. or ed.	pl or	Part	Part*	Ves	dN d	Yes	Part	life health ins.
	Yes	Yes			Dart	Partx	Yes		Yes	Part	Bd. of ed. contributes
•	Yes	Yes	7 6		Part	Part*	Yes	P. NP	Yes	Part	for
	N CM	ם ט	5	: T				٠.	•	•	
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# TO (TELL)	Z				:	:	:	:	:	:	
) •	•	•								
Harlandale (P. O. San											
Tife	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	No	:	•
	Yes	Yes		B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
Medsurg	No	:	•		• •		• •		• • •		
Majmed	Yes	Yes	Bd. of ed.	BI. Cr. & BI. Sn.	AII	None	zes	F, NF	IES	114	
	AoN :	:	:	•	:	:	:	:	•	•	
	on S		ייי אָט אָם	. 03 au	• uoN	¥11	. ok	P. NP			
	Ves	2 2	ָל עַ		None	A11	N N		:	:	
Auto	5	2	;		 		i				
	000	Vos	Rd of ed	The	A11	None	Yes	Д	No	:	•
	IES	TCS AOB	4		A11	None	Yes	P. NP	Yes	A11	
Total Control of the	2 4	VPS	4	B1. Sh.	A11	None	Yes		Yes	A11	
Mai and	Yes Ves	Yes	of o		A11	None	Yes		Yes	A11	
Disability	Yes	Yes	¥	.00	A11	None	Yes		:	:	
0cc. 1tab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	•	•	:	• •	•	•	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	V 11	No info.	No info.	:	:	

12		:										:									•										•										:								
11		:	A11	A11	A11	:	:	:	:			• • •	A11	ATT	:	:	:	:	:		:	A11	:	:	:	:	:	:			A11	A11	A11	AII	:	:	:	:			:	A11	A11	A11	:	:	:	:	
10		No	Yes	Yes	Yes	:	:	:	:		Ŋ	ON A	Ies Voc	IES	:	:	:	:	:		:	Yes	:	:	:	:	:	:			res	Yes	Yes	Yes	:	:	:	:			:	Yes	Yes	Yes	:	:	•	:	
6		P, NP	P, NP	P, NP	P, NP	:	:	:	:		dN d	1 f	r, nr	r, Mr		r, nr	:	:	:		:	P, NP	:	:	:	:	:	:		9	r, R	r, Nr	F, N	P, NP	:	:	:	:			:	P, NP	P, NP	P, NP	.:	:	:	:	
8		Yes	Ye s	Yes	Yes	:	:	:	:		Vec	2 2	Zes Voc	res Tes		S I	:	:	:		:	Yes	:	:	:	:	:	:		4	res	Ies	Xes	Xes	:	:	:	:			:	Yes	Yes	Yes	:	:	:	:	
7		None	None	None	None	:	:	:	:		None	None	None	NON	···	NOILE	:	:	:		:	None	:	:	:	:	:	:		You	None	None	None	None	:	•	:	:			:	None	None	None	:	:	:	:	
9		A11	A11	AII	AII	:	:	:	:		411	A11	A11	110	•11	TTW	:	:	:		:	A11	:	:	:	:	:	:		۸11	A11	A11	A11	AII	:	:	:	:			:	A11	A11	A11	:	:	:	:	
5		Ins. co.		Sh.	B1. Cr. & B1. Sh.	:	:	:	:		Ins. co.			3	The Co	3	•	:	:		•	Ins. co.	:	:	:	:	:	:		, , , , , , , , , , , , , , , , , , ,	Lus. co.	b1. Cf.	on.	BI. Cr. & DI. Sn.	:	:	:	:			:		B1. Sh.		•	:	:	:	
7		οĘ	οŧ	or or	Bd. of ed.	:	:	:	:		St. Assn				Qt Agen		:	:	:		:	Bd. of ed.	:	:	:	:	:	:		10001 4000	Local Assu		Local Assn	Local Assn	:	:	:	:			:	Bd. of ed.	Bd. of ed.		:	:	:	:	
3	·	Yes	Yes	Yes	Yes	:	:	:	:		Yes	A	Vec	3	Vec	2	•	:	:		:	Yes	:	:	:	:	:	:		400	Ies Voc	ies S	Ies	Ie s	:	:	:	:			:	Yes	Yes	Yes	:	:	:	:	
2		Yes	Yes	Yes	Yes) 	o :	ON S	No		Yes	Ves	Vec	Q Q	Ves	S C N	2 2	2 2	ON .		No	Yes	No	No	No	No	No	No		200	Ies Voc	IES	Ies	zes:	Q ;	ON :	No	No			No	Yes	Yes	Yes	No	No	No	No	
1	North East (P. O. San	Life	Hosp	Medsurg.	Maj. med.	Disability	Occ. Llab.		Auto	Pasadena	Tife	Hosp	Med sure	Mai med	Disability	Occ Hab	Ridelity	A:+0	Auro	Port Arthur	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. 1iab	Fidelity	Auto	Pichardson	Neighborn 14 fo	•	Mod _ come	Med Surger	Maj. med.	DISADILLTY	Occ. 11ab	Fidelity	Auto	Spring Branch (P. 0.	Houston)	Life	Hosp.	Medsurg	Majmed.	Disability	0cc. 11ab	Fidelity	Auto	1

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

(Continued)
L DISTRICT
r of school
Q.
, BY ENROLIMENT
1964-65,
PERSONNEL,
PUBLIC-SCHOOL
FOR E
E PROVISIONS
INSURANCE
GROUP
11
TABLE

	Employ-	Payroll			Payment of	nt of	Cov	Coverage	Dependent cov-	t cov-	4
Stratum, state, school system, and type of insurance	er co- opera-	tions	Sponsor	Underwriter	Employ- Emp ee pays er	Employ- er pays	-unro/	31- tya/	Covered E	Employ- ee pays	Officer insurance and comments
1	2	3	-,†	5	9	7		6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	Continued	•								
TEXAS (Continued)											
Tyler Life	Yes	Yes		B1. Cr.	A11	None	Yes	P, NP	No	:	:
Hosp.	Yes	Yes	of		A11	None	Yes		Yes	A11	
Medsurg.	Yes	Yes	oŧ	Sh.		None	Yes		Yes	V11	
Majmed.	Yes	Yes	oĘ	U		None	Yes		Yes	A11	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A 11	None	Yes	P, NP	:	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	on :	:	:	•	:	:	:	:	:	:	
Auto	0	•	:	•	•	:	:	:	:	:	
Waco											
Life	Yes	Yes		Ins. co.	A 11	None	Yes	P, NP	No	:	:
Hosp.	Yes	Yes	oĘ		A11	None	Yes		Yes	A11	
Medsurg.	Yes	Yes	of	Sh.		None	Yes	P, NP	Yes	A11	
Majmed.	Yes	Yes	• of	U		None	Yes	P, NP	Yes	All	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:	
Occ. liab.	No	:	:	• :	:	:	:	:	•	:	
Fidelity	ON :	:	:	:	:	:	:	:	•	:	
Auto	0 Zi	:	:	•	:	:	:	:	:	•	
Wichita Falls											
Life	No	:	:	•	:	:	:		:	:	:
Hosp	Yes	Yes			V 11	None	Yes	P, NP	Yes	A11	
Medsurg.	Yes	Yes	oĘ		A11	None	Yes	P, NP	Yes	A11	
Majmed	Yes	Yes		Bl. Cr.	A11	None	Yes	P, NP	Yes	AII	
Disability	Yes	Yes			A11	None	No into	No into.	:	:	
Occ. Llab.	Yes	<u>0</u>	St. ASSII	Tus. co.	None	AII	S	ъ,	:	:	
Fidelity	ON I	:	:	•	:	:	:	:	:	:	
Auto	ON ON	:	:	:	:	•	•	•	:	:	
UTAH											
Jordan (P. O. Sandy)											
Life	Yes	No		Ins. co.	Part	Part	Yes		Yes	Part	:
Hosp	Yes	No	oĘ	Ins. co.	Part	Part	Yes		Yes	Part	
Medsurg	Yes	No		Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Majmed	Yes	No	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	Yes	Part	
Disability	No	:	•	::	:	:	:	:	:	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No No	•	•		:	:	:		:	:	
Auto	Yes	No infa	Bd. of ed.	Ins. co.	Part	Part	Yes	P, NP	:	:	

		,	,	•	,		,	;
of ed. Ins. co. of ed. Ins. co.		25% 25% 25%	75% 75%	Yes Yes	P, NP P, NP	Yes Yes	Part Part	:
	• •	: :	: :	::	::	: :	::	
ı		: ;	• •	: ;	: !	:	:	
or ed. Inc. co.	<u>၀</u>	None	A11	o :	r, Nr.	: :	: :	
	:	•	•		;	;	•	;
of ed. Ins. co.	ဝ	None	A11	No	P, NP	Yes	None	
of ed. Ins. co.		None	A11	No	P, NP	Yes	None	
eu. Ins. co	3	None	1 ·		r, Mr	ης: -		
		•	:	:	• •	: :	:	
::	:	:	:	:	:	:	:	
:	•	:	:	:	:	:	:	
sys. Ins. co.		Part	Part	No	P. NP	No	:	St. Assn sponsors an
ed. B1. (_	A11	None	Yes	₩ ₩	Yes	A11	onal hosp. and
of ed. B1. Sh.	B1. Sh.	A11	None	Yes	P, NP, NS	Yes	A11	surg. ins.
•	•	• 1	:	:	: !	:	:	
of ed. Ins. co.		AII	None	Yes	P, NP	:	:	
• • • • • • • • • • • • • • • • • • • •	•	:	:	:	:	:	:	
of ed. Ins. co.	၀	 A11	None	No.	No info.	: :	: :	
Ins.		Part	Part	No	No info.	No	:	:
eq.		20%	20%	Yes	P, NP	Yes	A11	
ed. Ins.		20%	20%	Yes		Yes	A11	
ed. Ins.		50%	50%	Yes	P, NP	Yes	AII	
or ea. Ins. co.		NO INFO.	NO THEO.		NO THEO.	:	:	
of ed. Ins. co.	၀	No info.	No info.	. oN		: :	: :	
	:	:	:	:	:	:	:	
sys. Ins. co.		Part	Part	No	P, NP	No	:	Bd. of ed. sponsors an
•	•	:	:	:	:	:	:	ins
::	:	:	:	:	:	:	:	and pays 10% of the cost.
•	:	:	:	:	:	:	:	
•	:	:	:	:	:	:	:	
:	:	:	:	:	:	:	:	
•	:	:	:	:	:	:	:	

i

ERIC

- Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. considering. $\frac{a}{b}$ / No, but c

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-55, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC Full Took Provided by ERIC

, a	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	nt of items	Co. Volun-	121	1 1 24	it cov-	Other insurance
cem, and type of insurance	opera- tion	Clons			Employ- ee pays	Employ- er pays	cary	DILICY	Covered	Employ- ee pays	and comments
ī	2	3	7	5	9	7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999 (Continued									
VIRGINIA (Continued)											
Lynchburg											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	S S	A	No	:	•
HOSP.) ()	:	:	:	:	:	:	:	:	:	
Medsurg.	No.	:	:	:	:	:	:	:	:	:	
Majmed.	No.	:	:	:	:	:	:	:	:	:	
	No :	:	:	:	:	:	:	:	:	:	
Occ. liab	No No	:		:	:	• 1	:	•	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	All	S.	P, NP	:	:	
Auto	No No	:	•	:	•	:	:	•	:	:	
Portsmouth											
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	No	А	No	:	•
Hosp.	No	:	:	:	:	:	:	:	:	:	
Medsurg.	No	:	:	:	:	:	:	:	:	:	
Majmed.	No	:	:	•	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
Occ. 1fab	No No	:	:	:	:	:	:	:	:	:	
Fidelity	No :	:	:	:	:	:	:	:	:	:	
Auto	S S	:	•	•	:	:	:	:	:	:	
Prince William Co.											
1146	200	200	100	, , , , , , , , , , , , , , , , , , ,	*	200		þ	Ş		
	Tues Tues	TCS	Tool Agen	n	411	X02 X020	2 2 2	4 F	NO.		Saraty savings.
Med sure.	Ves	Ves	Tocal Assn	81. Sh.	A11	None	Z A	4 P	Ies Ves	A11	
	Yes	Yes	Local Assn		A11	None	Yes	, P.	Yes	A11	
	Yes	Yes		Ins. co.	A11	None	Yes	А	:	:	
Occ. 1iab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No No	:	•	:	:	:	:	:	:	:	
Roanoke Co. (P. 0.											
Salem)											
Life	Yes	Yes	Ret. sys.		Part	Part	No	Ъ	No	:	•
Hosp.	Yes	Yes		Ins. co.	A11	None	Yes	A	Yes	All	
Medsurg	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	34	Yes	A11	
Majmed.	Yes	Yes	St. Assn	Ins. co.	All	None	Yes	e ₄	Yes	A11	
Disability	No No	:	:	:	:	:	:	:	:	:	
Occ. liab.	oN :	:	:	:	:	:	:	:	:	:	
Fidelity	ON S	:	:	•	:	:	:	:	:	:	
Auto	Q	:	:	:	:	:	:	:	:	: .	

	2	e	4	5	9	_	∞	6	10	11	12
NOTONIA											
Clover Park (P. O. Lakewood											
Life	No	:	•	•	•			•	•	•	Ontical
	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Ves	Q	Ves	No info	Operat:
S	Yes	Yes	of.		A11	None	Yes		APS APS	No info	Melleat.
Maimed.	Yes	Yes	of.		A 1 1	None	V V		Aps.	No info	Spoils of a
Disability	Ves	Vec	, a		A11	None	2 2		Tes	NO THEO.	Lonai maj med.
Occ. Hab.	2 A	Ves			A11	None	2 2	4 P	•	:	p.ran.
Fidelity	4 A	S CN			None	A 11	2 2	<u>6</u>	•	:	
Auto	No				New	110	2 ·	1 9 INE	•	• 1	
	ì	•	•	•	•		•	•	•	•	
Edmonds (P. 0. Lynnwood)											
Life	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	P. NP	No	•	St. Assn sponsors an
Hosp.	Yes	Yes	St. Assn	B1. Cr.	A11	None	Yes		Yes	A11	additional life ins. plan.
Medsurg	Yes	Yes	St. Assn	B1. Cr.	A11	None	Yes		Yes	A11	Bd. of ed. sponsors an
Majmed.	Yes	Yes			A11	None	Yes	P. NP	Yes	A11	1 hos
Disability	Yes	Yes			A11	None	Yes	P, NP		:	surg., and maimed. ins.
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
4 0 0											
Lyerete	Ŋ	,	,								Den losson more of the
	No.	, c	מין טיני	, t	. n	. U		:		:	Emproyee may cliouse
Med -sure	A P	2 2	4		, E	, C	TC9 A	4 P		:	for outh of the following.
Maimed	Ç Ç	2	3		•	*	ב ב		2	:	hose and mod course for
5	Q N	• •				•		•	•	:	which the bd of od news
Occ. 1fab.	Ņ) (•	•	50% of the premiums but not
Fidelity	No.				•	•		• •	• •	• •	to exceed \$5 ner month.
Auto	Q				•				•	•	
	2	:	•	•	•	:	•	•	:	:	
King Co. (P. O. Bellevue)											
Life	No	:	:	:	:	:	:	:	:	:	:
Hosp.	Yes	Yes	Local Assn	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
Medsurg	Ye s	Yes	Local Assn	Ins. co.	A11	None	Yes	P, NP	Yes	A11	
Majmed.	Yes	Xe s	Local Assn		A11	None	Yes	P, NP	Xe s	A11	
Disability	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	P, NP	:	:	
Occ. Itab.	oN :	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	No	:	•	:	:	:	:	:	:	:	
Shoreline (P. 0. Seattle)											
Life	No	:	:	:	:	:	:	•	:	:	Group-practice clinic
Hosp.	No	:	:	:	:	:	:	:	:	:	plan available.
Medsurg.	No	:	:	•	:	:	:	:	:	:	
Majmed	Yes	Yes	Local Assn	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
Disability	No	:		:	:	:	:	•	:	:	
0cc. 1fab	Yes	No	oŧ	Ins. co.	None	A11	夂	•	:	:	
Fidelity	Ye s	No No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Tour the transfer of the trans	Canonaca	98	to be of the state of the	No longont - 1	Non collect			4	11		

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ERIC Full text Provided by ERIC

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

(Continued)
AT OF SCHOOL DISTRICT
SCHOOL
BY ENROLIMENT OF
, 1964-65,
PERSONNEL,
C-SCHOOL
FOR PUBLI
PROVISIONS
INSURANCE
1GROUP
TABLE 1

Stratum, state, school system, and type of insurance	Employer co-	Payroll deduc- tions	Sponsor	Underwriter	Payment of premiums Employ- Emploe er pays er p	nt of Lums Employ- er pays	Cov Volun- tary	Coverage un- Eligi- y bility ^a /	Dependent erage Covered Em	it cov- ge Employ- ee pays	Other insurance and comments
1	2	3	4	5	9	7	8	6	10	11	12
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	(Continued	1)								
•											
Vanc' 'er	;										
	ON	• • •				· · ·		: £	• • • •		:
Hosp.	Yes	Yes		B1. Cr.	A11	None	Ies Voe	r, nr	Ies Voc	114	
Med. surg.	res	res			A11	None	Ies Voe	r, ar	Ics	717	
Majmed.	Yes	Yes	St. Assn	_	A11	None	Ies Voe		a N	114	
Disability	res No	sal	-	3	114	NOILE	ICS	•	:	:	
	o N	:	:	:	:	:	:	•	:	:	
Auto	2 S	: :	: :	: :	: :	: :	: :	: :	: :	::	
	•										
ATMIDGIN TSET											
MEST VINGINIA Cabell Co (D)											
برين											
Life	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	No	:	Employee may choose
	Yes	Yes	of	B1. Cr.	A11	None	Yes		Yes	A11	from two available plans
surg	Yes	Yes	of	B1. Sh.	A11	None	Yes	P, NP	Yes	A11	for hosp, and medsurg.
Majmed.	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	Yes	A11	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:	
0cc. 11ab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
ţ											
Fayette Co. (F. U.											
rayerteville)	N	•				:	:	:	:	:	•
	Yes	Yes	No Info.	Ins. co.	A11	None	Yes	P, NP	Yes	A11	
r n	Yes	Yes	No info.	Ins. co.	A11	None	Yes	P, NP	Yes	A11	
:	Yes	Yes	No info.	Ins. co.	A11	None	Yes		Yes	A11	
Disability	Yes	Yes	No info.	Ins. co.	A11	None	Yes	P, NP	:	:	
Occ. 11ab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Harrison Co. (P. 0.											
Life	No	:	:	:	:	:	:	:	:	:	:
Hosp.	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	Yes	V11	
Medsurg.	Yes	Yes	Bd. of ed.	Ins. co.	V11	None	Yes	P, NP	Yes	All	
Majmed	No	:	:	:	:	:	:		:	:	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:	
Occ. liab	No	:	: '		: ;	::	: ;	: :	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	VII	No	P, NP	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

Marcon C. (F. O. Logan) Marcon C. (F. O.			į									
No. Yes Yes Bd of ed. Das. CO. All None Yes P. W. Yes All None Yes All None Yes P. W. Yes All None Yes A	, Logan)	Ç										
No		Yes	Yes	of ed	0	••• A11	None	Yes	P. NP	Yes	A 1 1	•
15 15 15 15 15 15 15 15	•	No	:	:		:	:	:	:	:	! •	
No No No No No No No No		Yes	Yes	of ed		A11	None	Yes	P, NP	No	:	
No No No No No No No No	•	No	:	:	:	:	:	:	:	:	:	
No		No.	:	:	:	:	:	:	:	:	:	
No No No No No No No No		No.	:	:	:	:	:	:	:	:	:	
No Yes 1 Docal Assn Tas co. All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes Yes St. Assn Tos. CO. All None Yes P, NP Yes All None Yes P, NP Yes Yes St. Assn Tos. CO. All None Yes P, NP Yes All None Yes P, NP Yes Yes St. Assn Tos. CO. All None Yes P, NP Yes All None Yes P, NP Yes Yes St. Assn Tos. CO. All None Yes P, NP Yes All None Yes P, NP Yes Yes St. Assn Tos. CO. All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes All None Yes P, NP Yes P, NP Yes All None Yes P, NP Yes P, NP Yes P, NP Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	•	No	:	:	:	:	:	:	•	:	•	
No. No.	•											
No No No No No No No No		;										
Yes Yes Local Assn Ins. co. All None Yes P, NF Yes All	: : : : : : : : : : : : : : : : : : : :	No	:			• ;	:	:	:	:	:	:
Yes Yes Local Assn Ins. co. All None Yes P, NP Yes All	•	Yes	Yes	Local Assn		A11	None	Yes	P, NP	Yes	A11	
No		Yes	Yes	Local Assn		A11	None	Yes	P, NP	Yes	A11	
No No No No No No No No No No No No No N	• • • • • • • • • • • • • • • • • • • •	Yes	Yes	Local Assn		AII	None	Yes	P, NP	Yes	A11	
NO NO NO NO NO NO NO NO NO NO NO NO NO N		Yes	Yes	Local Assn		A11	None	Yes	P, NP	:	:	
No No No No No No No No No No No No No N	• • • • • • • • • • • • • • • • • • • •	No No	:	:	:	:	:	:	:	:	:	
No No No No No No No No		No	:	:	:	:	:	:	:	:	:	
NO NO NO NO NO NO NO NO		No	:	•	:	:	:	:	:	:	:	
No No No No No No No No	•											
No No No No No No No No		CN.	;	•	•	,		,	,			
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No No No No No No No No		2 2	:	:	•	:	:	:	:	:	•	
No No No No No No No No	•	2 6	:	:	•	:	:	:	:	:	:	
No		2 (2	•	:	•	:	:	:	•	:	:	
No No All None Yes P, NP Yes All Yes Yes Bd. of ed. Bl. Cr. All None Yes P, NP Yes All Yes Yes Bd. of ed. Bl. Sh. All None Yes P, NP Yes All No No All None Yes P, NP Yes All No No All None Yes P, NP Yes All No No All None Yes Yes Bd. of ed. Ins. co. All None Yes P, NP Yes All Yes Yes St. Asm Ins. co. All None Yes P, NP Yes All Yes Yes St. Asm Ins. co. All None Yes P, NP Yes All No No All None Yes P, NP Yes All Yes Yes St. Asm Ins. co. All None Yes P, NP Yes All No No All None Yes P, NP Yes All No No All None Yes P, NP Yes All No No All No No Yes Yes St. Asm Ins. co. All No No Yes Yes P, NP Yes All No No Yes Yes St. Asm Ins. co. All No No Yes Yes P, NP Yes All No No Yes Yes Yes St. Asm Ins. co. All No No Yes Yes P, NP Yes All No No Yes Yes Yes All No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		0 ;	:	:	:	:	:	:	:	:	:	
No Yes Yes Bd. of ed. B1. Cr. A11 None Yes P. NP Yes A11		No	:	:	•	:	:	:	:	:	:	
No No<	•											
Yes Yes Bd. of ed. Bl. Cr. All None Yes P, NP Yes All Yes Yes Bd. of ed. Bl. Sh. All None Yes P, NP Yes All No No No	•	No	:		•	:	:	:	:	:	:	:
Yes Yes Bd. of ed. Bl. Sh. All None Yes P, NP Yes All No	••••••	Yes	Yes		B1. Cr.	A11	None	Yes	P. NP	Yes	A11	
Yes Yes St. Assn Ins. co. A11 None Yes P, NP Yes A11 No N	• • • • • • • • • • • • • • • • • • • •	Yes	Yes		B1. Sh.	A11	None	Yes	P. NP	Yes	A11	
No No No No No No No No		Yes	Yes			A11	None	Yes	P. NP	Yes	A11	
No No No No No No No No		oN ON				,	:	:			¦ :	
No No No No No No No No		No	:	•		•		:				
No No Yes Yes St. Assn Ins. co. All None Yes P, NP No Yes Yes Yes St. Assn Ins. co. All None Yes P, NP Yes All Yes Yes Yes Yes P, NP Yes All No No No No No No No No No No No No No No No <	•	No	:	:	:	:	•	:	•	•	•	
Yes Yes Bd. of ed. Ins. co. A11 None Yes P, NP No Yes St. Assn Ins. co. A11 None Yes P, NP Yes A11 Yes Yes St. Assn Ins. co. A11 None Yes P, NP No No		No	:	:	:	:	:	:	:	:	:	
Yes Bd. of ed. Ins. co. A11 None Yes P, NP No Yes St. Assn Ins. co. A11 None Yes P, NP Yes A11 Yes St. Assn Ins. co. A11 None Yes P, NP Yes A11 Yes St. Assn Ins. co. A11 None Yes P, NP	0.											
Yes St. Assn Ins. co. All None Yes P, NP Yes All Yes St. Assn Ins. co. All None Yes All Yes St. Assn Ins. co. All None Yes All		Yes	Yes			A11	None	Yes		ON	•	•
Yes St. Assn Ins. co. All None Yes P, NP Yes Yes St. Assn Ins. co. All None Yes P, NP Yes St. Assn Ins. co. All None Yes P, NP		Yes	Yes			A11	None	Yes	dN d	Yes	A11	•
Yes St. Assn Ins. co. All None Yes P, NP Yes Yes St. Assn Ins. co. All None Yes P, NP		Yes	Ves			A11	None	Ves	d d	Ves	A11	
Yes St. Assn Ins. co. All None Yes P, NP		Yes	Ves			A11	None	Z A	6 2	Ves	A11	
		Yes	Yes			11.1 A11	None	Nes V		7) -	110	
		ON CA	3		3	114) in the second		TN 6 7	• •	• •	
) <u>S</u>						:			•	
		2	•	•	•••	•						

ERIC*

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

(Continued)
L DISTRICT
ENT OF SCHOOL I
BY ENROLIMENT
1964-65,
PERSONNEL,
BLIC-SCHOOL
S FOR PI
PROVI SION
GROUP INSURANCE PROVISIONS FOR PL
11 GROUP
TABLE 11

Stratum, state, school sys-	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	it of lums	Cov Volun-	Coverage in- Eligi-	Dependent coverage	t cov-	Other insurance	
tem, and type of insurance	opera- tion	ti ons			Employ-	Employ- er pays	tary	D11157—		ee pays		
1	2	3	4	5	9	7	8	6	10	11	12	
Stratum 4Enrollment 12,000-24,999 (Continued)	0-24,999	Continued										
		•										
WEST VIRGINIA (Continued)												
Life	No	:	•		• •	: ;	: ;	•	• ;	• • •	•	
Hosp.	Yes	Yes	Local Assn		A11	None	Yes	P, NP	Yes	A11		
Medsurg	Yes	Yes			A11	None	Yes		res	A11		
Majmed.	Yes	Yes	Local Assn		A11	None	Tes Vec		10 T	777		
Disability	Yes	I es	LOCAL ASSII	Tils: CO:	777	Non.		• .	: :	•		
Eidelity	Yes	· oz	Bd. of ed.	Ins. co.	None	A11	No.	No info.	:	:		
Auto	No	:	:		:	:	:	:	:	:		
WISCONSIN												
Life	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	Yes	P, NP	No	•	•	
	Yes	No			0	No info.	No info.	No Info.	Yes	A11		
ശ	Yes	No	Bd. of ed.	B1. Sh.	No info.	No info.	No info.	No info.	Yes	A11		
Majmed.	No	:	:	:	:	:	:	:	:	:		
Disability	No	:	:	:	•	•		•	:	:		
0cc. 1fab	Yes	No	οĘ					No info.	:	:		
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No into.	2	No thio.	No Into.	:	•		
Auto	No	:	:	•	:	:	:	•	:	:		
Racine												
Life	Yes	Yes	Ret. sys.	Ins. co.	35%	65%	Yes		No	:	•	
_	Yes	Yes	of		50%	50%	Yes		Yes	Part		
Medsurg	Yes	Yes	of,	Sh.	50%	20%	Yes		Yes	Farc		
Majmed	Yes	Yes	L) 4	_	30%	50% A11	res	r, nr	Ics	raic		
Disability	Yes	Yes	Ed. or ed.	Tus. co.	NOILG	W.I	1		•			
066. 11ab	o g	• •	• (• •			: :	•	•	:		
Auto	No No	:	•	:	:	:	:	:	:	:		
WYOMING												
Casper-Midwest			τ (% 0	20%	Ç.	d X	Ves	Part	•	
	res	Ies		The co.	%OD	4 1 1	2 2	d d	Yes	Part		
Hosp.	res	Ies	j 4		None	A11	2 2		Yes	Part		
Medsurg.	Yes	res	70 G	Ins. co.	None	A11	2 2		Yes	Part		
Majmed	I G	N CN	j 6		None	A11	e og	P. NP	:			
Disability	No		;		:	:	:	•	:	:		
Widelity) N		•	•	:	:	:	:	:	:		
Anto	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:		
	 	ı						,				

Taramie Co. (P. O.											
Life	:	: ;	•		• •	: ;	: ;	: !	: ;	::	•
Hosp.	Yes	Yes	o To		A11	None	Yes	4. E	Yes	A11	
Medsurg	Yes	res	o i	מ	A11	None	Ies	F, NF	res	A11	
Maj. med.	Yes	Yes	ba. or ea.	tus. co.	AII	None	Ies	F, NF	Ies	AII	
Disability	ON :	:	:	:	:	:	:	:	:	:	
Occ. Itab	ON :	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No No	:	:	:	:	:	:	:	:	:	
Suburban School SystemsEnrollments vary	11ments	vary									
		İ									
ALABAMA											
Mountain Brook	!										
Life	No	:-	:		• •	: ;	: ;	: !	: ;	• •	St. Assii sponsors an
Hosp.	Yes	Xes	. or		A11	None	Yes	F, NF	res	A11	acurtional nosp., med.
Medsurg	Yes	Yes	e		AII	None	Yes	F, NF	Yes	A11	surg., and majmed.
Majmed	Yes	Yes	Bd. or ed.	BI. Cr.	AII	None	Xes	F, NF	x es	AII	pran.
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
CALIFORNIA											
Arcaura	;										
Life	& :	: ;	:		• 6	• 6	: ;	: 5	• • •		•
Hosp	Yes	Yes	9		%0C	%0°	res	r, Nr	Ies Vee	A11	
Medsurg.	Yes 	Yes	9		%0C	%0°C	res	F, NF	Ies Voe	A11	
Majmed.	Yes	Yes	Bd. or ed.	Ins. co.	200	% 00	X es	F, NF	Ies	AII	
Disability	ON S	:	:	:	:	:	:	:	:	:	
Occ. Ilab.	ON :	:	:	:	:	:	:	:	:	:	
Fidelity	ON :	:	: '		: ;	::	: ;	: 5	•	:	
Auto	Yes	No	Bd. of ed.	Lns. co .	None	AII	NO N	F, NF	:	:	
Beverly Hills											
Life	No	:	:	:	:	:	:	:	:	:	:
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
Medsurg.	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
Maimed.	Yes	Yes	of.		A11	None	Yes	P, NP	Yes	A11	
Disability	No.	:	:		:	:	:	:	:	:	
Occ. 1fab.	No	:	:	:	:	:	:	:	:	:	
Fidelity	N N	:	:	:	:	:	:	:	:	:	
Auto	Ç.			:	:	:	:	:	:	:	
7 - 12/ /21 /											
~~	;										
Life	No.					Mono		. t	••• V	٠	:
Hosp.	res	res			A11	None	Zor Voc	r, Mr	Yes	A11	
Medsurg.	Xes.	res			A11	None	100	r, 18	Tes	A11	
Majmed.	Yes	Yes		_	A11	None	Ies	F, NF	I C	AII	
-0	Yes	Yes	St. Assn	Ins. co.	AII	None	Yes	P, NP	:	:	
Occ. 11ab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

•

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

ERIC Arull front Provided by ERIC

Stratum etate cohool eve-	Employ-	Payrol1	Capacon	Indorumitor	Payment of	of	Cov	Coverage	Dependent cov-	-voo	Contract to the Contract of th
	opera-	tions	i di		!	Employ-	tary	$bility^{a}$	Covered	Employ-	and comments
	tion		,	:	ee pays	er pays				ee pays	
1	2	3	4	5	9	-	œ	6	10	11	12
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Con	tinued)								
CALIFORNIA (Continued)											
Danville	ł	ł			,	;	;	(;		•
Lire	Yes	Yes			A11	None	Yes		o i	::	Employee may choose
Hosp.	Yes	Yes			AII	None	Xes	•	Yes		S.
Medsurg.	Xes:	Yes	St. Assn	Bl. Cr.	A11	None	Yes	P, NP	Yes	A11	for hosp. and medsurg.
Majmed.	No	:			• 1	:	:	:	:	:	ins.
Disability	Yes	Yes	ASS		A11	None	Yes		:	:	
Occ. liab	Yes	NO NO	O.		None	A11	No No		:	:	
Fidelity	Yes	No	oĘ	Ins. co.	None	A11	No	P, NP	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No No	P, NP	:	:	
Hillsborough											
Life	Yes	Yes	St. Assn	Ins. co.		No info.	No info.	No info.	No	:	•
Hosp.	Yes	Yes	St. Assn	B1. Cr.	No info. N	No info.	No info.	No info.	Yes	A11	
Med-surg.	Yes	Yes	St. Assn	B1. Cr.	No info. N	No info.	No info.	No info	Yes	Ail	
Majmed.	Yes	Yes	St. Assn	B1. Cr.	No info. N	No info.	No info	No info.	No	:	
Disability	Yes	Yes	St. Assn	Ins. co.	No info. N	No info.	No info	No info.	:	:	
0cc. liab	No	:	:	:	:	:	:	•	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	•	:	:	•	:	:	
La Canada-Flintridge											
(P. 0. La Canada)											
Life	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	Ъ	Yes	A11	:
Hosp.	Xe s	Xe s	of		70%	30%	Yes		Ye s	A11	
Medsurg.	Yes	Yes	oĘ		70%	30%	Ke s		Xe s	A11	
Majmed.	Yes	Yes	Bd. of ed.	B1. Cr.	70%	30%	Yes	P, NP	Yes	A11	
Disability	ON :	:	:	:	:	:	:	:	:	:	
Occ. Itab.	oN :	:	:	•	:	:	:	:	:	:	
Fldelity	ON !	:	:	• • •	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Lafayette (Elem.)											
Life	Yes	Yes		Ins. co.	A11	None	Ser		Yes		Group-practice clinic
Hosp.	Yes	Yes			A11	None	Xe s	•	Yes		plan available.
Medsurg.	Ye s	Yes	St. Assn	B1. Cr.	A11	None	Xe s	P, NP	Yes	A11	
Majmed.	No	:			• •	:	:	•	:	:	
Disability	Yes	Yes	ASS		A11	None	Yes		:	:	
Occ. liab.	Yes	oN :	9		None	A11	on :		:	:	
Fidelity	Yes	oN :	9		None	A11	on:	P, NP	:	:	
Auto	Yes	N _O	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	

12		Group-practice clinic	pran avarrante. Ontical.	Employee may choose from		hosp. and medsurg. ins.	*Bd. of ed. pays \$4	flat rate.		•									:									*Male professionals only.	Employee may choose from	two available plans for	hosp., medsurg., and maj	med. ins.					*Male professionals only.	Employees may cnoose	from two available plans	for hosp., medsurg., and	majmed. ins.			
111			A11	A11	:	:	:	:		A11	A11	A11	:	:	:	:	:		A11	A11	A11	A11	:	:	:	:		A11	A11	A11	All	:	:	:	:		:	A11	A11	A11	:	:	:	:
10	ä	ON SOS	Yes Ves	Yes	:	:	:	:		Yes	Yes	Yes	:	:	:	:	:		Yes	Yes	Yes	Yes	:	:	:	:		Yes	Yes	Xe s	Yes	:	:	:	:		No	Yes	Yes	Yes	:	:	:	
6		P, NP	r, in	P. NP	:	P, NP, NS		P, NP, NS		4	P. NP	P, NP	:	P, NP	:	P, NP	P, NP		Ъ	r, NP	P, NP	P, NP	P, NP	:	:	:		* S	P, NP	P, NP	P, NP	Ъ	:	:	:		* S	P, NP	P, NP	P, NP	ы	:	:	No info. No info,
8		Yes	Ves	Yes	:	No	No finfo.	No		Yes	Yes	Yes	:	Yes	:	No	ON		Yes	Yes	Yes	Yes	Yes	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	No info
7		None	Part*	Part	:	A11	A11	A11		None	None	None	:	None	:	A11	A11		None	None	None	None	None	:	:	:		None	None	None	None	None	:	:	:		None	None	None	None	None	:	: ;	A11
9	;	AII	rait Dart	Part	:	None	None	None		A11	A11	A11	:	A11	:	None	None		A11	A11	A11	A11	A11	:	:	:		A11	A11	A11	A11	A11	:	:	:		A11	A11	A11	A11	A11	:	:	None
5		Ins. co.	nl Cr			Ins. co.	Ins. co.	Ins. co.		Ins. co.	$\overline{}$	B1. Cr.	:	Ins. co.	:	Ins. co.	Ins. co.		Ins. co.	B1. Cr.	B1. Sh.		. 00.	:	:	:		Ins. co.	B1. Cr.		B1. Cr.	Ins. co.	:	:	:		Ins. co.	B1. Cr.	B1. Cr.	B1. Cr.		:		Ins. co.
7			Bd of ed.	4 6			oę	Bd. of ed.		St. Assn			:	St. Assn	:	Bd. of ed.	Bd. of ed.		Local Assn	Bd. of ed.	Bd. of ed.	of		:	:	:		Bd. of ed.	Bd. of ed.	oŧ	oĘ	Bd. of ed.	:	:	:		St. Assn	St. Assn	St. Assn	St. Assn		:		Bd. of ed.
3	1	Yes	Yes	Ves	} :	No	No	No		Yes	Yes	Yes	:	Yes	:	No	No		Yes	Yes	Yes	Yes	Yes	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	:		Yes	Yes	Yes	Yes	Yes	:	:	No
2	;	Yes	Yes	Ves	o N	Yes	Yes	Yes		Yes	Yes	Yes	No	Yes	No	Yes	Yes		Yes	Yes	Yes	Yes	Yes	No	No	No		Yes	Yes	Yes	Yes	Yes	No	No	No		Yes	Yes	Yes	Yes	Yes	No	No	Yes
1	Los Altos	Life	Hosp.	Mai and	Disability	Occ. liab.	Fidelity	Auto	Wanhattan Beach	Life		70	Maimed.	Disability	0cc. 1fab	Fidelity	Auto	Menlo Park (Elem.)	Life	Hosp.		Maimed	Disability	0cc. 11ab	Fidelity	Auto	Willbrae (Elem.)	Life	Hosp.	Medsurg.	Majmed	Disability	0cc. liab	Fidelity	Auto	Mill Valley (Elem.)	Life	Hosp.		Majmed.	Disability	0cc. liab	Fidelity	Auto

 $\frac{a}{b}$ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. $\frac{b}{b}$ No, but considering.

TABLE 11. --CROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

	Penlove	Daw of 1			Payment of	t of	Cov	Coverage	Dependent	it cov-	
Stratum, state, school system, and type of insurance	er co-	deduc-	Sponsor	Underwriter	premiu Employ- E	une Employ-	Volun- tary	Eligi- bility#/	Covered E	12	Other insurance and comments
	tion					er pays	ļ	,	9	ee pays	12
1	2	3	4	2	9	-	»	,	OT		77
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Cont	inved)								
CALIFORNIA (Continued)											
Mountain View-Los Aitos u c (p) Mountain View)	(5									;	,
n. S. (f. O. Mountain vici	/#	70.	Ct Aeen	Tng. co.	A11	Mone	Yes	4	Yes	V11	Employee may choose
Lire	Ies	You			A11	None	Yes	P. MP	Yes	A11	A
Hosp	IES	You		יין ניין	A11	Mone	Yes		Yes	A11	for each of the following:
Medsurg.	res v _o b/	Tue		•	;		. :	•	:	:	life, hosp, and medsurg.
Majred.				The	A11	Tope	Yes	4	:	:	ins.
Disability	Ies	I ES	מל ע		Money.	111	No info		:	:	
0cc. liab	Yes	CA	or '		Mone	111	45 45) 			
Fidelity	Yes	Ņ	ot		Mone	110			•	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	114	No luro.	No inro.	:	:	
Newport Beach (Elem.)			•		111	-	•	2	Yes	A11	•
Life	Yes	Yes	Local Assn		A11	a constant	ICS	7 F		de r	•
Hosp.	Yes	Yes	Local Assn	Ins. co.	306	707	Xe X		10	7101	
urg.	No	:	:	:	• 6	• •	: 1		• •	• •	
Maimed	Yes	Yes	Local Assn	Ins. co.	206	707	Ies	F, RF	ICS	Lett	
Disability	Yes	Yes	St. Assn	Ins. co.	V 11	Mone	Xes	F	:	:	
Occ. liab.	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
	No	:	:	:	:	:	:	:	:	:	
Newport Harbor H. S.											
(P. O. Newport Beach)					•		,	F	•	111	xad of ed nave \$1 ner
Life	Yes	Yes		Ins. co.	ALL	Mone	e ,	ş	A A	A11	F the cost.
Hosp.	Yes	Yes	Bd. of ed.	BI. Cr.	rare	raits	14	, m	•		
Medsurg.	No	:			• • •		: }	: •			
Majmed.	Yes	Yes			FELL	FELL	100	4 6			
Disability	Yes	Yes	Bd. of ed.	Ins. co.	VII	None	Ies	4	:	•	
0cc. liab	No	:		:	:	: :		•	:	:	
Fidelity	Yes	No		Ins. co.	No info.	No into.			:	:	
:	Yes	No	Bd. of ed.	Ins. co.	No info.	No info.	No into.	. No into.	:	:	
Orinda (Elem.)	;					•	•	;	•	:	Group-practice clinic
Life	No.	: ;	•			Dart	X o X	d d	Yes	A11	plan available.
Hosp.	Yes	Yes			rait	1000			***	A11	Employee may choose
Medsurg	Yes	Yes	Bd. of ed.	BI. Cr.	FELL	FEIL	ICA				from two available plans
Maimed.	No	:	:	:	:	:	:	:	:	:	LION CAN EVELLEDIC Frame
	Yes	Yes	Bd. of ed.	Ins. co.	V11	None	Yes		:	:	IOI nosp. and med. surg.
Occ. Hab.	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, MP	:	:	ins.
Widelity	Yes	No	of		None	A11	No		:	:	
Fluetry	Yes	O.N.	j y		None	A11	£	P, MP	:	:	
Auto	7)	•								

12	:	Male professionals only. Employee may choose from two available plans for hosp, and medsurg, ins.	:	*Administrators and supervisors. Group-practice clinic plan available.	Employee may choose from two available plans for hosp., medsurg., and majmed. ins.
11	A111 A111 A111 A111 A111	A11 A11 	• • • • • • • • • • • • • • • • • • •	A11	A11. A11. A11.
10				# ::::::::	No Yes
6		### : : : : : : : : : : : : : : : : : :	: : : <u>: : : : : : : : : : : : : : : : </u>	*	######################################
8	Yes Yes Yes Yes Mo tafa			# · · · · · · · · · · · · · · · · · · ·	Yes X Yes
,	Mone Mone Mone Mone Mone Mo info	Mone Mone Mone Mone Mone Mone Mone Mone	: : : <u>B</u> : : : :	e	None None None None None
9	A11 A11 A11 A11 A11 A11 Bio info]	A11 A11 A11 A11 A11	::::	1	411 411 411 411 411 411 411 411 411 411
5	Ins. co. B1. Gr. B1. Gr. B1. Gr. Ins. co. Ins. co. Ins. co.	Ins. co. B1. Gr. B1. Gr. Ins. co.	B1. Cr.	Ins. co.	Ins. co. B1. Cr. B1. Cr. B1. Cr. Ins. co.
7	St. Assu St. Assu St. Assu St. Assu St. Assu Bd. of ed.	St. Assn St. Assn St. Assn St. Assn St. Assn	Bd. of ed.	St. Assn	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed
3	Yes Yes Yes Yes No No	N M M M M M M M M M M M M M M M M M M M	8	es · · · · · · · · · · · · · · · · · · ·	Yes Yes Yes
2	Yes Yes Yes No	V V V V V V V V V V V V V V V V V V V	N N N N N N N N N N N N N N N N N N N	N N N N N N N N N N N N N N N N N N N	Yes Yes Yes Yes No No
1	Palo Verde (P. O. Blythe) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Life	Life	San Mateo (Elem.) Life Hosp Med-surg Maj-med Disability Fidelity Auto	San Mateo H. S. Life Hosp Medsurg. Majmed. Disability Occ. liab. Fidelity Auto

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

ERIC Full text Provided by ERIC

		- 1						DI ENMONTRENT OF SON	Source Protect (Continued)	יייין (יייין	ınvea)
Stratum, state, school system, and type of insurance	Employ- er co- opera-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	nt of fums Fmploy-	Cov Volun-	Coverage un- Eligi-	1 12 124	at cov-	Other insurance
36	tion				ee pays	er pays	Lary	оттте	Covered	ee pays	and comments
1	2	3	4	5	9	7	8	6	10	11	12
Suburban School SvetemsEnrollments warw (Continued)	rollmonte	mod / mass	+inued)								
ordered concer dystems - bit	TOTTMETTE	Valy (con	(naniira)								
CALIFORNIA (Continued) South Pasadena											
Life	Yes	Yes	St. Assn	Ins. co.	A11	None	Ves	d.	Ves	411	to to to to
Hosp.	Yes	Yes		B1. Cr.	Part	Part*	Yes		Tog Abs	A11	
	Yes	Yes		B1. Cr.	Part	Part*	Yes	dy d	Yes	A11	month of the cost.
Majmed.	Yes	Yes	Bd. of ed.		Part	Part*	Yes	P. 38	Yes	A11	
Disability	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P, NP	:	:	
0cc. liab	No	:	:	:	:	:	:	.:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:	
Aut '	No	:	:	:	:	:	:	:	:	:	
Walnut Creek (Elem.)											
Life	No	:	:	:	:	:	:	•	•	;	:
Hosp.	No	:	:	:	:	:	:	: :	: :		•
Medsurg.	No	:	:	:	:	:	:	:	:	•	
Majmed.	No	:	:	:	:	:	:	:	:		
	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	•	•	
Fidelity	No	:	:	:	:	:	:	:	:	•	
Auto	No	:	:	:	:	:	:	:	:	:	
CONNECTICIT											
Cheshire											
Life	No	:		:	:	:	:	:	:	:	•
Hosp.	Yes	Yes		B1. Cr.	None	A11	Yes	Æ,	Yes	A11	
Medsurg.	Yes	Yes		B1. Sh.	None	A11	Yes	P, NP, NS	Yes	A11	
Majmed.	Yes	Yes			A11	None	Yes	Ъ,	Yes	A 11	
Disability	Yes	Yes	No info.	Ins. co.	A 11	None	No info.		:	:	
Occ. 11ab	on :	:	:	:	:	:	:	:	:	:	
Fidelity	ON :	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Greenwich											
Life	Yes	Yes	Local govt	Ins. co.	50%	20%	No	dN d	No	;	
Hosp.	Yes	Yes	Local govt	B1. Cr.	20%	50%	Yes	P. XP	Yes	V 1	•
Medsurg.	Yes	Yes	Local govt	B1. Sh.	20%	50%	Yes	P. NP	Yes	A11	
Majmed.	No.	:	:	•	:	:	:				
Disability	Yes	Yes	Local Assn	Ins. co.	A11	None	No info.	No info			
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	: ·	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

12	A contributory life ins. plan based on earnings is also offered for which the bd. of ed. pays 30% of the cost.	:	: :	St. Assn sponsors an additional hosp., medsurg, and majmed. ins.
11	Part A11 A11 A11	A11 A11 A11 A11	:	• • • • • • • • • • • • • • • • • • •
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6	P, R, R, R, R, R, R, R, R, R, R, R, R, R,		THE STANTS OF ST	H. H. H. H. H. H. H. H. H. H. H. H. H. H
8	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes No	Yes Ges Ges Ges Ges Ges Ges Ges Ges Ges G	M. Mess
7	A A 11 11 11 11 11 11 11 11 11 11 11 11	None None None None None All	A11 A11 A11 None A11 A11 A11 A11 A11 A11 A11 A11	None None None None
9	None None Youe None None None	A11 A11 A11 A11 None	None None None All None None None None None	A1111111111111111111111111111111111111
5	Ins. co. B1. Gr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Cr. B1. Cr. Ins. co. Ins. co.
7	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed. St. Assn St. Assn
က		Yes Yes Yes Yes No	N N N N N N N N N N N N N N N N N N N	Yes Yes Yes Yes
2	Yes Yes Yes Yes Yes	No Yes Yes No Yes No	Yes Yes Yes No No No Yes Yes Yes	No No No Yes Yes Yes Yes Yes Yes
1	Wethersfield Life Life Hosp Med.surg Majmed Disability Occ. liab Fidelity Auto	ILLINOIS Deerfield (Elem.) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Downers Grove Com. H. S. Dist. Life Rosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto Life Rosp. Rosp. Medsurg. Medsurg. Medsurg.	Fidelity Auto Life Life Life Life Life Life Life Life

ERIC Full Text Provided by ERIC

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.
b/ No, but considering.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Other insurance and comments	Ç	71
Dependent cov- erage Covered Employ-	ee pays	10 11
Volun- Eligi- tary bilitya/	- 1	8 9
Payment of premiums Employ- Employ-	ee pays er pays	6 7
Underwriter		5
Sponsor		4
Employ- Payroll er co- deduc-		3
1	tion	2
Stratum, state, school sys-		1

	Employ-	Payrol1			Payment of	Jo	Š	Coverage	Depende	Dependent cov-	1
	er co-	deduc-	Sponsor	Underwriter	premiums	Fun lov-	Volun-	Eligi- bilitvā/	Covered E	ge Engloy-	and
tem, and type or insurance	opera-	FTOIR				er pays				ee pays	
1	2	3	7	5	1 1	7	8	6	10	11	
o.ht. o.h.ol GretomeParollments vary (Continued)	rollmente	vary (Cor	(Panied)								
Suburban School Systems - En	TOTTMETTE	7 (20)	(200								
(pənı											
Glenbard Twp. H. S. Dist.	. :										
	ON.				,	;	;	;		:	
Lire	ON A		Bd of ed	Bl. Cr.	None	A11	Yes	P. NP	Yes	A11	
Hosp	Ies Voe	Ies Voe	3 6	71 CF.	None	A11	Yes	P. NP	Yes	A11	
Med.=surg	No.	707				:			:	;	
Maj. med	ON C	• •	•	: :	•	: :	:	:	:	:	
		•		• • •	:	:	:	:	:	:	
14.45-14+	2 2	•					:	:	:	:	
Flueticy	2 2	:	•			:			:	:	
Water	2	:	•	•	•						
Glencoe (Elem.)											
Life	No	:	:	:	:	:	:		:	• •	
	Yes	Yes			A 11	None	Yes		Yes	A11	
	Yes	Yes	Bd. of ed.	B1. Sh.	65%	35%	Yes		Yes	Part	
Mai-med.	Yes	Yes	of	B1. Cr. & B1. Sh.		A11	Yes		Yes	Part	
-	Yes	Yes	Bd. of ed.	Ins. co.	A 11	None	Yes	E E	:	:	
	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No		:	:	
•	Yes	No	Bd. of ed.	Ins. co.	None	A 11	S.	EK.	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No	P, NP, NS	:	:	
((
Gren Ellyn (Erem.)	Ves	Ves	Rd. of ed.	Ins. co.	707	30%	Yes	P, MP	No	:	
•	ON N				:	:	:	:	:	:	
Med -sure	No	:	:	:	:	. :	:	:	:	:	
Mai-med.	Yes	Yes	Bd. of ed.	Ins. co.	707	30%	Yes	P, MP	Yes	A1 1	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Hazel Crest											
Life	No	:	:	:	:	:	:	:	:		
	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	A	Yes	All	
Medsurg.	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	Δ	Yes	V 11	
Maimed.	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	

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12	:	:	:	:	:
11	¥111 ¥111 ¥111 ¥111	A11 A11 A11 A11	A11 A11 A11 	A11 A11 A11 A11 A11 A11	A11 A11 None
10	Yes Yes Yes	Yes Yes	Yes Yes Yes	Yes:	Yes Yes
6	. , 9 , 9 , 9 , 9 , 9 , 9 , 9 , 9 , 9 ,		P, NP P, NP P, NP P, NP NP NP	., "Y W W W W W W W W W W W W W W W W W W	P, NP P, NP P, NP P, NP P, NP P, NP P, NP
8	Yes Yes No No	Yes Yes Yes Yes No No	Yes Yes Yes No No	Yes Yes Yes Yes No No	Yes Yes No Yes
7	None None None None A11 A11 A11	None None None None All All	None None None None None None None None	None None None None All All	None None All None None
9	 A11 A11 None None None	A11 A11 A11 A11 A11 None None	A11 A11 A11 A11 None None	A11 A11 A11 A11 None None	A11 A11 None A11 None
5	B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. B1. Cr. & B1. Sh Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. B1. Cr. & B1. Sh. Ins. co Ins. co.
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3	Yes Yes Yes No No	Yes Yes Yes No No	Yes Yes Yes No No	Yes Yes Yes No No	Yes Yes No Yes
2	No Yes Yes Yes Yes No	No Yes Yes No Yes Yes	No Yes Yes No Yes Yes	No Yes Yes Yes Yes	No Yes Yes Yes No No
1	Highland Park (Elem.) Life Life Hosp Medsurg Majmed Disability Occ. liab Auto Hinsdale (Elem.)	Life Hosp. Hosp. Majmed. Disability Occ. liab. Fidelity Auto	Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto La Grar 3e (Elem.)	Life Hosp. Medsurg. Majmed. Disability Occ. liab. Ridelity Auto	Hosp. Med.surg. Maj.med. Disability Occ. liab. Fidelity

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

b/ No, but considering.



	Employ-	Payrol1			Payment of	t of	S	Coverage	Dependent	nt cov-	
Stratum, state, school system, and twoe of insurance	er co-	deduc-	Sponsor	Underwriter	premiums	ums	Volun-	Eligi-	erage	ge	
and cype of	tion	CTOILS				er pays	Lary	D1115	Covered	Employ- ee pays	arc coments
1	2	3	7	5	9	7	8	6	10	11	12
Suburban School SystemsEnrollments vary	rollments		(Continued)								
ILLINOIS (Continued) Lincolnwood (Elem.)											
Life	Ž	•	,								
	Yes	Ves	Rd. of ed.	Tus	205	.0.	. A	о В		• • •	•
m	Yes	Yes	, d		50%	502	Apa V		Zee Aee	Dart	
Mai-med.	Yes.	Nes A	of of		, CO	, C	200		You	rair	
Disability	Yes	Yes	of d		90% A11	None None	Ves		Tea	rair	
Occ. 1fab.	Yes	No	of ed		None	A11	Ç Ç		•	:	
Fidelity	Yes	No.	of ed		None	A11	N S		• •	•	
Auto	Yes	N _o	of.		None	A11	2	P. N			
Maine Two. (H. S.)											
	Ves	Ves	Rd. of ed.	Tue	Δ11	None	Voe	9	S.		
	SOA	AP.	7 40 9 40	#1 Cr	A11	None	Tes Aos	r, 6	No.	: [STATE ASSIL SPORTSOLS
	Yes	Yes	of ed	R1. Sh.	A11	None	Z A		Yes	A11	
Maimed.	Yes	Yes	of ed		A11	None	Z A		Yes	A11	of cost
Disability	Nes.	Ves	of od		A11	None	Tes Aos		Tes	110	pays pair or coer.
occ. 11ab.	Yes	ON N	, 40 6		None	A11	g Q	r, nr D	•	•	
Fidelity	Ņ	;					2		•	:	
Auto	Yes	No		Ins. co.	None	A11	No				
Morton Grove (Elem. Dist. #67)											
Life	No	:	:	:	:	:	:	•	:	:	•
Hosp.	/don	:	:	•	:	:	:	:	•	•	
Medsurg	/don	:	:	•	:	:	:	•	•		
Majmed.	Nob.	:	:	:	:	:	:	:	:	:	
	No	:	:	•	:	:	:	:	;	:	
Occ. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	No	:	:	•	:	:	:	:	:	:	
Morton Grove (Elem. Dist. #70)											
Life	No	•	•	1							
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	2	•	•	•	•	•	:	:	•	•	
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	NO.	:	:	:	:	:	:	:	:	:	
Mt. Prospect (Elem.)											
Life	Yes	X e s		Ins. co.	A11	None	Yes	P, NP	Yes	A11	•
Hosp.	Yes	Xes			A 11	None	Yes	P, NP	Yes	A 11	
Medsurg.	Yes	Yes		Ins. co.	A 11	None	Yes	P, NP	Yes	A1 1	
Majmed.	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes	P, NP	Yes	A11	
Disability	Yes	Xes	St. Assn	Ins. co.	A 11	None	Yes	Ъ	:	:	
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0]		:	Yes	Yes	:		•	:	:			Ves	Ves	Yes	:	:	:	:			No	Yes	Yes	Yes	:	:	:	:				No.	Tes	•	: :	• :	:			Vec	Yes	:	:	:	:	:	
6		:	P, NP	P. NP			P, NP	:	:		,		. 6	, С,	Ъ	P, NP	:	P, NP			д	P. NP			、:	P. NP		P, NP				, ₁	•		P. NP	. :	:		,	dN d	P. NP	.:	:	P, NP	:	P, NP	
o		:	Yes	Yes	:	:	No	:	:		•	Yes	Yes	Yes	Yes	No	:	No			No	No	No	No	:	No	No	No			 Vec	A P	2		No.	:	:		•	Ves	Yes	:	:	No	:	No	
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		:	B1. Cr.	B1. Sh.	:	:	Ins. co.	:	:		•	B1. Cr.	B1. Sh.	Ins. co.	Ins. co.	Ins. co.	:	Ins. co.			Ins. co.	Ins. co.	Ins. co.	Ins. co.	:	Ins. co.	Ins. co.	Ins. co.			B1. Cr.	R1 Sh		:	Ins. co.	:	:			B1. Cr.		:	:	Ins. co.	:	Ins. co.	
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		: ;	Yes	Yes	:	:	No	:	:		:	Yes	Yes	Yes	Yes	N _o	:	No No			No	No	No	No	:	No	No	No		•	Yes	Yes	:	:	No	:	:		:	Yes	Yes	:	:	No	:	No	
•	ģ	0 1	Xe s	Yes	No	No	Yes	No.	No		No	Yes	Yes	Yes	Yes	Yes	No	Yes			Yes	Yes	Yes	Yes	No	Yes	Yes	Yes		ON.	Yes	Yes	/qoN	No	Yes	No	No		No	Yes	Yes	No	No	Yes	No No	Yes	
		TITE	Hosp.	Medsurg.	Majmed.	Disability	0cc. 1iab	Fidelity	Auto	Oak Park (Elem.)	Life	Hosp.	Medsurg	Majmed	Disability	Occ. liab.	Fidelity	Auto	Oak Park & River Forest	H. S. Dist.	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. liab	Fidelity	Auto	Park Ridge (Elem.)	Life	Hosp	Medsurg.	Majmed.	Disability	Occ. 1iab	Fidelity	Auto	River Forest (Elem.)	Life	Hosp.	Medsurg.	Majmed	Disability	Occ. liab	Fidelity	Auto	1 Votes D - Denofoced

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a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school system, and type of insurance	Employ- er co- opera- tion	Payroll deduc- tions	Sponsor	Underwriter	Payment of premiums Employ- Employee pays er pa	it of tums Employer pays	Cove Volun- tary	Coverage n- Eligi- , bility ^a /	Dependent coverage Covered Employer ee pay	it cov- ge Employ- ee pays	Other insurance and comments	
1	2	3	4	5	9	7	8	6	10	11	12	
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Con	ıtinued)									
ILLINOIS (Continued)												
Riverside (Elem.)	, h ,											
Life	e S S	: ;	:		: :			:	• •	::	•	
Hosp.	Yes	Xes.	Ö,		AII	None	Xes	.	Yes	A11		
Medsurg	Yes	Yes	Bd. of ed.	B1. Sh.	A 11	None	Yes	4	Yes	AII		
Majmed) 9	:	:	:	:	:	:	:	:	:		
Disability	Nog	:	•		:	• •	: ;	•	:	:		
Occ. liab	Xe s	No	oŧ		None	A 11	No		:	:		
Fidelity	Yes	No	oĘ		None	A11	No		:	:		
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A 11	S S	P, NP	:	:		
Riverside-Brookfield												
Twp. H. S.								,				
	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No	P, NP	No	:	:	
Hosp.	Yes	No	Bd. of ed.	B1. Cr.	None	A 11	Yes	P, NP	Yes	A11		
Medsurg	No	:	:		:	:	:	:	:	:		
Majmed	Xe s	No	Bd. of ed.	B1. Cr. & B1. Sh.	None	A 11	Yes	P, NP	Yes	A 11		
Disability	No	:	:	:	:	:	:	•	:	:		
0cc. 1fab	Xe s	No	oŧ		None	A11	% %		:	:		
Fidelity	Ye s	No	ot		None	AII	%	•	:	:		
Auto	Yes	<u>8</u>	Bd. of ed.	Ins. co.	None	AII	S S	F, NF	:	:		
Skokie Rlem. Dist. #68												
Life	No	:	:	:	:	:	:	:	:	:	*St. Dept.	
	Yes	Yes	_		24%	79 7	Yes		Xe s	Part		
Medsurg	Yes	Yes	oĘ	Sh.	24%	797	Yes	P, NP	Yes	Part		
Majmed.	Xe s	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	54%	7	Yes		Yes	Part		
Disability	Yes	Yes	* I	No into.	No info.	2	No THEO	No info.	:	:		
Occ. liab	Yes	No	Bd. or ed.	Ins. co.	None	AII	<u>8</u>	F, NF	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
Western Springs (Elem.)												
Life	No.	:	:	•	:	:	:	:	:	:	:	
Hosp.	N N	:	:	:	:	:	:	:	:	:		
Medsurg	A).	:	:	:	:	:	:	:	:	:		
Majmed	/ q oN	:	:	:	:	:	:	:	:	:		
Disability	No	:	:	:	:	• •	:	•	:	:		
Occ. 1iab	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No info	No info	:	:		
Fidelity	No	:			:	• •	:		:	:		
Auto	Yes	No	Bd. of ed.	Ins. co.	None	All	No into	No info	:	:		

Wilmette Life											
	No .	:	:	::	:	:	:	:	:	:	•
֡	,,	Yes	Rd. of ed.	B1. Cr.	%06	10%	Yes	D. NP	Ves	Part	
o.		Voc	4		6 06	10%	Voc	•	0 0	1000	
		3 .		2	800	10%	TCS	•	ובי	rait	
• • • • • • • • •		Sal			% 06	707			Ies	Farr	
Disability		No		Ins. co.	None	AII	No		:	:	
0cc. liab	Yes N	No	Bd. of ed.	Ins. co.	None	A11	No	P. NP	:	:	
• • • • • • • • • • •	,	•	•		:	• •	:	:	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
Winnetka (Elem.)											
	Ves V	Yes	Rd. of ed.	Ins. co.	50%	50%	No	D ND	Ves	Part	•
			1 4	٠,	200	200			7	1	•
		Ies	· OI		20%	20%	ON	F, NF	Xes	Farr	
Medsurg.	Yes Y	Yes	Bd. of ed.	B1. Sh.	20%	20%	No	P. NP	Yes	Part	
		Ves	ď		50%	50%	ON.	o Mp	Voc	Dart	
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Disability	No ON	:	:	:	:	:	:	:	:	:	
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		:	•	•	:	:	:	•	:	:	
Fidelity		:	:	:	:	:	:	:	:	:	
Auto	No .	:	:	:	:	:	:	:	:	:	
INDIANA											
Minotos											
			•								,
Life	Yes Y	Yes	Bd. of ed.	Ins. co.	1%*	266	No	P, NP	Yes	Part*	*Employee pays \$1 per
		Vec	Rd. of ed.	R1 Cr.	Δ11	None	Vec	dN d	Vec	Δ11	wr for inc
		} .	;		1111	1	7	717 6 7	2	110	
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	AII	None	Yes	P, NP	Yes	A11	and majmed., the sch.
	Ves V	Ves	Rd. of ed.	Ins. co.	1%*	7,66	N	д М	Ves	Dart*	hd navs the rest
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Fidelity	No No	:	:	•	:	:	:	:		:	
•			,								
		•	•	•	:	:	:	•	:	:	
MARCACUITOETHTC											
noonouting nollone											
			,								
Life	Yes Y	Yes	Local govt	Ins. co.	20%	20%	Yes	P, NP	No	:	:
Hosp.	Yes	Yes	Local govt	B1. Cr.	A11	None	Yes	P. NP	Yes	A11	
		000			۸11	Mono	000		000	11 v	
		Ses			AII	None	Ics	F, NF	Ies	AII	
	No No	:	:	:	:	:	:	:	:	:	
Disability	No No	:	:	:	:	:	:	:	:	:	
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Fidelity		:	:	:	:	:	:	:	:	:	
Auto	No on	:	:	:	:	:	:	:	:	:	
Brookline											
Life	Yes	Yes	Local govt	Ins. co.	20%	20%	Yes	P. NP. NS	No	:	St. Assn sponsors an
		Ves		C	50%	50%	Ves		Ves	Part	lisah: 1it
					200	200		•			-1
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• • • • • • • • • • • • • • • • • • • •		Yes	Local govt	B1. Cr B1. Sh.	20%	20%	Yes	NP.	Yes	Part	
Disability	Yes Y	Yes	Local Assn	Ins. co.	A11	None	Yes	P. NP	:	:	
					•	•			•	,	
•		:	:	•	:	:	:	:	:	:	
1ty		:	:	:	:	:	:	:	:	:	
Auto	No on	:	:	:	:	:	:	:	:	:	

TABLE 11.--GROUP INSURANCE PROFISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

	Pmplow	Down 11			Dogue	Dogwood Of			Donondont tour	1200	
Stratum, state, school sys-	er co-		Sponsor	Underwriter	prem	premiums	Volun-	Eligi-	erage	, e	Other insurance
	opera-	tions	•		Employ-	Employ-	tary	bilitya/	Covered	Employ-	and comments
1	2	3	4	5	6	7	8	6	10	11	12
	,										
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Cor	ı tı nued)								
MASSACHUSETTS (Continued)											
Milton Iffe	Vec	Ves	Tocal covt	Tns	20%	20%	QN.	dN d	QN.	,	
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Med author	Tes Vos	Tes Aos				לי לי לי	S O O		res Voc	Fair	
Majoraja.	IES	I L	LUCAL BOVE	cr b1.	•	70°	Ius	r, nr	IES	rare	
Disability	Q ;	:	:	•	:	:	:	:	:	:	
Occ. Ilab.	Q :	:	:	:	:	:	:	•	:	:	
Fidelity	No No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Needham											
1.4Fb	Vec	Voc	Tocal agent	Tna	\$U\$	50°	QN.	QN Q	Ç.		Two life ine nolinios
•	Tes A	502	Total gove		* O	י ה ה	24		202	• 6	TWO ILLE LIIS: POLICIES
nosp.	20 2	I ES	Local gove		* ° °	* 00 u	IES	r, R	Ies	Fart	spousored - emproyee pays
Medsurg.	Yes	Ies	Local gove	B1. 5n.	20%	20%	Xe s	r, Nr	Xe s	Fart	entire premium for second
Majmed.	Q	:	:	:	:	:	:	:	:	:	plan.
Disability	S :	•	:	•	:	:	:	:	:	:	
Occ. Liab.	No No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Wellesley Hills											
Life	Yes	Yes	Local govt	Ins. co.	20%	20%	No	P, NP	No	:	•
Hosp.	No	:	•	:	:	:	:	•	:	:	
Medsurg	No	:	:	:	:	:	:	:	:	:	
Majmed.	No	•	:	:	:	:	:	:	:	:	
Disability	No	:	:	•	:	:	:	:	:	:	
Occ. liab.	No	:	:	:	:	:	:	:	:	:	
Fidelity	S.	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	•	:	:	:	:	:	:	
MICHIGAN											
Allen Park	;	:				í	:	!			
Lite	res	Yes			Part	Partx	Xes	ξ.		Part	*Bd. or ed. pays "all
Hosp	Yes	Yes	•		Part	Fartx	Yes	N.		Fart	but \$60."
Medsurg.	Yes	Xe s			Part	Part*	Xe s	₽, E		Part	Employee may choose
Majmed.	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	R₽,	Yes	Part	from two available plans
Disability	Yes	Yes	St. Assn	Ins. co.	Part	Part*	Yes	P, NP, NS	:	:	for each of the following:
0cc. 1fab	No	:	:	:	•		:	:	:	:	-
Fidelity	Yes	No	Bd. of ed.	Ins. co.	No fnfo.	No info	S S	P, NP, NS	:	:	med. ins.
Auto	No.	•	•	•	:	:	:	•	•	:	

te No No No No No No No No No N	of ed. B1. Cr. of ed. B1. Sh. of ed. B1. Cr. of ed. B1. Cr. of ed. Ins. co.	50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	Yes Yes Yes Yes No		Yes Par Yes Par No No	Part Part
ointe No Yes Yes Bd. of ed. B1. Cr. data Nob	of ed. B1. Cr. of ed. B1. Sh. of ed. B1. Sh. of ed. B1. Cr. of ed. B1. Cr. of ed. Ins. co.		Yes Yes Yes Yes No	P, NP P, NP		
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ointe No Yes Yes Bd. of ed. Bl. Cr. 11 tr. No Ty No No Ty No No No No No No No No No N	of ed. B1. Cr. of ed. B1. Sh. of ed. B1. Cr. of ed. B1. Cr. of ed. Ins. co.		Yes Yes Yes Yes No	4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4		
urg. Yes Yes Bd. of ed. B1. Sh. isb. No isb. No ty No	of ed. B1. Sh. of ed. B1. Cr. of ed. B1. Cr. of ed. Ins. co. of ed. Ins. co.		Yes Yes No No	4		
1	of ed. B1. Cr. of ed. B1. Cr. of ed. Ins. co.		Yes Yes No			
11ty No No No No No No No N	of ed. B1. Cr. of ed. B1. Sh. of ed. Ins. co.		Yes Yes No No No No No No No No No No No No No	P		
otinte No Tes Yes Bd. of ed. B1. Cr. Tes Yes Bd. of ed. B1. Cr. Tes Yes Bd. of ed. B1. Sh. ed. No Ty No No Ty No Ty No No Ty No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No No Ty No No Ty No No Ty No No Ty No No No No No No No No No N	of ed. B1. Cr. of ed. B1. Sh		Yes Yes No	P		
ointe No	of ed. B1. Cr. of ed. B1. Cr. of ed. Ins. co.		Yes Yes No			
odute No Yes Yes Bd. of ed. B1. Cr. Tyes Yes Bd. of ed. B1. Cr. Tyes No No No No No No No No No No No No No	of ed. B1. Cr. of ed. B1. Sh. of ed. Ins. co.		Yes Yes No			
onnte No Yes Yes Bd. of ed. B1. Cr. Yes Yes Bd. of ed. B1. Cr. Yes Yes Bd. of ed. B1. Cr. Jab. No Ty No No No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No Ty No No No No No No No No No N	of ed. B1. Cr. of ed. B1. Sh. of ed. Ins. co.		Yes Yes No	P. NP NP NP NP NP NP NP NP NP NP NP NP NP		
ordite No	of ed. B1. Cr. of ed. B1. Sh of ed. Ins. co.		Yes Yes No			
Orntee No Yes Yes Bd. of ed. B1. Cr. Yes Yes Bd. of ed. B1. Cr. Yes Yes Bd. of ed. B1. Cr. Iity No ty No Ords No Iity No Iit	of ed. B1. Cr. of ed. B1. Sh. of ed. Ins. co.		Yes Yes No			
No No No No No No No No	of ed. B1. Cr. of ed. B1. Sh of ed. Ins. co.		Yes Yes No			
Yes Yes Bd. of ed B1. Cr.	of ed. B1. Cr. of ed. B1. Sh of ed. Ins. co		Yes Yes No	A A A A A A A A A A A A A A A A A A A		
urge. Yes Bd. of ed. B1. Sh. idty No iab. No iab. No ty No ty No urg. No urg. No urg. No urg. Yes Yes Bd. of ed. Bl. Cr. urg. Yes Yes Bd. of ed. Bl. Cr. urg. Yes Yes Bd. of ed. Bl. Cr. urg. Yes Yes Bd. of ed. Ins. co. urg. urg. Yes No urg. urg. urg. urg.	of ed. 81. Sh		Yes No			
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tab. No	of ed. Ins. co.					
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w (P. 0. r Shores) No						
r Shores) No Yes Yes Bd. of ed. Bl. Cr. urg. Yes Yes Bd. of ed. Bl. Sh. ed. Yes Yes Bd. of ed. Bl. Sh. lity No Lity No Yes No Bd. of ed. Ins. co. Yes No Bd. of ed. Bl. Cr Bl. Sh. Yes No Bd. of ed. Ins. co.						
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urg. Yes Yes Bd. of ed. B1. Sh. ed. Yes Yes Bd. of ed. B1. Cr B1. Sh. lity No iab. No ty Yes No Bd. of ed. Ins. co. No Yes No Bd. of ed. B1. Cr.	or ed. BI. Cr.		Yes	P, NP		1
1ity No .	or ed. B1. Sh.	All None	Yes	P, NP	Yes All	1
11ty No .	. of ed. Bl. Cr Bl. Sh.		Yes	P, NP		
ty No	:	:	:	:		
Fy No Bd. of ed. Ins. co. No No Yes No Bd. of ed. B1. Cr.	:		:	:		
Yes No Bd. of ed. Ins. co. No Yes No Bd. of ed. B1. Cr.	::		:	:		
No Yes No Bd. of ed. B1. Cr.	of ed. Ins. co.	None A11	No	P, NP	:	
No Yes No Bd. of ed. B1. Cr.						
Yes No Bd. of ed. B1. Cr.	:		:	:		
	of ed. B1. Cr.	Part Part*	Yes	P. NP	Yes Part	\$100.1
Yes No Bd. of ed. Bl. Sh.	Sh.		Yes	P. NP		
Yes No Local Assn Ins. co.	al Assn Ins. co.		Yes	P. NP		
No				717 6 7		
No No No No No No No No No No No No No N	•		:	•		
No Bd. of ed. Ins. co.	of ed. Ins. co.	No info. No info.	. QN	dN d	:	
				•	:	
		:	:	:	:	

- Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. : P - Professional personnel; NP but considering. a/ Key: <u>b</u>/ No,

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school sys- er co- deduc- Sponstem, and type of insurance opera- tions	Employ- er co- opera- tion	rayroll deduc- tions	Sponsor	Underwriter	premiume Employ- Emplo ee pays er p	premiume loy- Employ- pays er pays	13 2	n- Eligi- bility ² /	erage Covered Employ ee pay	Employ-	Other insurance and comments
1	2	3	4		4	7	8	6	10	11	12
Suburban School SystemsEr	rollments	vary (Con	tinued)								
MICHIGAN (Continued) Southfield											
Life	No	:	:	:	:	:	:	:	:	:	•
•	Yes	No	St. Assn	Ins. co.	Part	Part	Yes	P, MP	Yes	Part	
Medsurg	Yes	No	St. Assn	Ins. co.	Part	Part	Yes	P, MP	Yes	Part	
Majmed	Yes	No	St. Assn	Ins. co.	Part	Part	Yes	P, MP	Yes	Part	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	•	:	:	:	:	:	:	
Trenton											
Life	No	:	:		:	:	:	:	:	•	::
Hosp.	Yes	Yes	Bd. of ed.		219	33%	Yes	P, MP	Yes	A11	
Medsurg	Yes	Yes	Bd. of ed.	B1. Sh.	219	33%	Yes	P, MP	Yes	A11	
Majmed	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. liab	No	:			:		:	:	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	V 11	<u></u>	F.	:	:	
Auto	No.	:	:	:	:	:	:	:	:	:	
MINNESOTA											
Edina-Mornings ide											
			ų		7.54	424	•		S	,	Two term life inc. plane
Life	Yes	Yes	Ed of ed.	1115 CO.	757	55%	Zes Tes	Z, 12	Yes	Part	are offered.
Med mirro	Yes	Yes	of		45%	55%	Yes		Yes		Data for \$2,000 term
Mai-med.	No	:			:	:	:	:	:	:	life, are shown in table.
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, MP	:	:	A \$5,000 term life is the
0cc. liab	No		:	:	:	:	:	•	:		offered for
Fidelity	Yes	•	Bd. of ed.	Ins. co.	A11	Mone	Yes		:	:	tad sekores
Auto	Yes	M	Bd. of ed.	Ins. co.	A11	X one	Yes	P, KP	:	•	An admin group life is also offered, admin pay all.
Golden Valley (P. 0.											
Minneapolis)											
Life	No	:			:		:	:!	: ;		• •
Hosp.	Yes	No	of		Hone	VII	Zez		Ies	no info	
Medsurg.	Yes	No.	of O		Kone	A11	Zes	P, F	i i	No into	
Majmed	Yes	No No	of		None	VII	Tes		Ies	No laro.	
	Yes	S.	Bd. of ed.	Ins. co.	None	IIV	Tes	24	:	:	
Occ. ifab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	:	:	:	:	
(4:											

No										
Yes	Yes	Bd. of ed.	Ins. co.	127	887	Ves	. 6			:
Yes	Yes	Jo		127	887	Yes	, , e	Vee	A11	
	Yes	of		127	887	Yes	6 A	Tes Ver	A11	
No ^D /	:	:	:	:	:		! ;			
No	:	:	:	:					:	
Yes	No		Ins. co.	None	A11	No	P. NP		•	
Yes	% %	Bd. of ed.	Ins. co.	None	A 11	No	P, NP	:	:	
	:	:	:	:	:	;	•		,	
	Yes		B1. Cr.	None	A 11	No	P. NP	Yes	11	•
	Yes	Bd. of ed.	Ins. co.	None	A11	No	P. NP	X V	A11	
Yes ,	Yes	Bd. of ed.	Ins. co.	None	A 11	Se o	P. XP	Yes	A11	
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	Xe s	9		A11	None	Yes		Yes	A11	
	Yes -	, 1	u,	A 11	None	Yes		Yes	A11	
70	Xe s	Bd. or ed.	Ins. co.	None	A11	No	P, NP	Yes	A11	
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'n	Q.	Bd. Of ed.	Ins. co.	None	A 11	No info.	No info.	:	:	
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	Yes	St. Assn	Ins. Co.	A11	None	Yes		Yes	A11	
	Yes	St. Assn	Ins. co.	A11	None	Yes	6	Yes	¥11	
Yes	Yes			A11	None	Vee	۰ ۵		111	
	Yes			A 11	None	S C C	4 F	Tue	TTV	
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a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.



ERIC Full Text Provided by ERIC

Stratum, state, school sys-	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payme prem	Payment of premiums	Volun-	Coverage n- Eligi- bilitya/	Dependent erage	it cov-	Other insurance
		CTOILS			ee pays	er pays		(22-22	- 1	ee pays	
1	2	3	4	5	9	7	8	6	10	=	12
Suburban School Systems Enrollments vary	nrollments	vary (Con	(Continued)								
Continued											
Ladue (P. O. St. Louis)	,										
Lile	ON	• • •				· · ·		: £	• • •	::	•
Hosp.	res	Ies	Local Assn	b1. cr.	VII.	NOILE	Ics	r, nr	Ica	770	
Med.=surg.	S S	:	:	:	:	:	:	:	:	:	
Maj. "med	Q Q	•	•	• ;	• ;	•	:	•	•	: :	
Description 149k	2 2	:	:	•	• ;	•	:				
Didolity	Q Z	•	: :	• •	•	•	: :				
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
T-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1											
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Hosp	Ies	res Voc		p1. cf.	A11	None	Zes Voe	F. 6	2 2		
Med. Surk.	Ies	ICS Vos			A11	None	Ap.	, a	2 2		
naj. med	Ves	Ves	7 ×		A11	None	Yes	, _C	2		
Occ Hab	G CN				:		:	:			
	NO.			•	:	:	:	:	:	:	
	No	:	:	:	:	:	:	:	:	:	
Webster Groves	;										
Lite	oz :				::	None,		:	• •	:[7	•
Hosp	res	sa.	Local Assil	bi. cr.	VIV	None	Tue		Tea	T T	
Med. surg.	ON N	:	:	•	:	:	:	:	:	•	
Maj med	ON ON	:	:	•	•	•	:	•	•	: :	
Disability	Q X	:	• •	• 1	•	•	:	: :			
Tide 1 tw	O Z			• •							
Arto	No	:	:	•	:	:	:	:	:	:	
NEW JERSEY											During the first yr of employment all tchrs are required to enroll in a supplementary contributory life ins. plan sponsored by the State Pension Fund. After the first yr, membership may be discontinued.
Chatham Life	Yes	No	Ret. sys.	Ins. co.	None	A11	No	P, NP	NO	:	See state note.
_	No	:	•	:	:	:	:	:	:	:	
Medsurg	No	:		:	:	• 1	:	:	:		
Majmed.	Yes	No			None	A11	No	P, K	Yes	All	
	Yes	Yes	St. Assn	ins. co.	VII	None	I CS	4	•	•	
Occ. 11ab	2 2	:	•	•	• •	: :	•	•	•	: :	
rdelity		:	:	•	:		•	•	:	•	
(4:-			11 11	4	Mono		CIA.	OM C			

12	See state note.	See state note.	See state note.	*Bd. of ed. pays for 73 employees only. See state note.	See state note.
-	: : : : : : : : : : : : : : : : : : :	: • • • • • • • • • • • • • • • • • • •	: A 1	A111 A111 	A111 A111 A111 A111 A111 A111 A111 A11
10	No Yes Yes	No Yes Yes	No Yes Yes	No Yes Yes Yes	No Yes
6	P, NP P, NP, NS P, NP, NS	P, NP P, NP P, NP P, NP P, NP P, NP P, NP P, NP	P, NP PP,	P, NP P, NP P, NP P, NP P, NP No info.	P, NP P, NP P, NP P, NP P, NP P, NP
8	No Kes Yes Yes	No Yes Yes Yes No No	No Yes Yes	No Yes Yes Yes No info.	No Yes Yes Yes No No
1	A 11 None None None None	Ail None None None All All	A11 None None	A11 None* None None None None None	A11 None None None None A11
9	None A11 A11 A11 A11	None A11 A11 A11 None None	None A11 A11 	None A11 A11 A11 A11 A11 A11 A11 No info. 1	None A11 A11 A11 A11 None
5	Ins. co. B1. Cr. B1. Sh Ins. co.	Ins. co. B1. Gr. B1. Sh. Ins. co. Ins. co. Ins. co.	Ins. co. B1. Gr. B1. Sh	Ins co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. cc.	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co.
7	Ret. sys. Bd. of ed. Bd. of ed Bd. of ed.	Ret. sys. Bd. of ed Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Ret. sys. Bd. of ed. 3d. of ed	Ret. sys. Bd. of ed. Bd. of ed. Bd. of ed. St. Assn Bd. of ed. Bd. of ed.	Ret. sys. Bd. of ed. Bd. of ed. St. Assn Bd. of ed Bd. of ed.
3	No Yes Yes Yes	No No No No No No No No No No No No No N	No Yes · · · · · · · · · · · · · · · · · · ·	No Yes Yes Yes Yes	No Yes Yes Yes No No
2	Yes Yes Yes No No No	Yes Yes Yes Yes Yes No	Yes Yes Yes No No No	Yes Yes Yes Yes No Yes	Yes Yes Yes Yes Yes
1	Closter Life Hosp Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Cranford Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Cresskill Life Life Hosp Med.surg Majmed Disability Occ. liab Fidelity Auto	Fair Lawn Life Hosp Medsurg. Majmed. Disability Occ. liab. Fidelity	Glen Ridge Life Hosp Medsurg. Majmed. Disability Fidelity

- Professional perso: nel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. considering. a/ Key: P b/ No, but



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ENT OF SCHOOL DISTRICT
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1964-65,
PERSONNEL,
BLIC-SCHOOL
FOR PUE
GROUP INSURANCE PROVISIONS FOR PUBLIC-SO
INSURANCE
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TABLE 11.

Other i	11 12			See state note.	A11	A11	A11	•		•		See state note.	•	•	:	•	•	•	•	Coo eteto note	*** JCC 8tate	A11	114	•	•	•	• •			All See state note.	A11	A11	A 11	:	:	:	
Dependent coverage Covered Employ ee pay	10			No	Yes	Yes	Yes	• •	: :	:		ON :	ON X	ON X	ON	•	:	:	:	Ç,	NO.	Voe	201	:	•	:	• •			Yes	Yes	Yes	Yes	:	:	:	
Coverage n- Eligi- bilitya/	6				P, NP		Ч	74	P. NP	:		P, NP			P, NP	:	:	:	:			r, RF		:	4	. e	r, nr	•							:	P, NP	
Cox Volun- tary	8			No	Yes	Yes	No.	Yes	. ON	:		No	Yes	Yes	Yes	:	:	:	:	;	ON :	Yes	E U	• • •	IUS	: 6		2		No	Yes	Yes	Yes	Yes		No	: :
Payment of premiums 10y- Employ- pays er paye				A11	None	None	AII	None	A11	:		A11	None	None	None	:	:	:	:			None	None	• • •	None					A11	None	None	None	None	;		
Payme pred Employers	9			None	A11	A11	None	AII	None			None	A11			:	:	:	:	;	None	A11	AII	: :	AII		None	Molic		None	A11	A11	A11	A11	;	None	
Underwriter	5			Ins. co.		B1. Sh.		Ins. co.	The			Ins. co.		Sh.	B1. Cr B1. Sh	:	:	:	:		Ins. co.	B1. Cr.	BI. Sn.	:	Ins. co.	:	Ins. co.	Tils. CO.		Ins. co.	B1. Cr.	B1. Sh.			}	Ins. co.	
Sponsor	7	tinued)		Ret. sys.	•			St. Assn	10 to bu	፤		Ret. sys.		oĘ	Bd. of ed.	:	:	:	:				Bd. of ed.	•	Bd. of ed.	•	, P	ba. Or ed.		Ret. sys.		of	of o	o to	3	Bd. of ed.	3
Payroll deductions	3	vary (con		No	Yes	Yes	Yes	Yes	: 6	oz :		No	Ye s	Yes	Yes	:	:	:	:		No	Yes	Yes	:	Yes	:	No	ON .		No	Yes	Yes	Ves	Yes Ves	Tes	o N	2
Employer co-	2	ollments		Yes	Yes	Yes	Yes	Yes	စ္က	Yes No		Yes	Yes	Xe s	Yes	No	No	No	No		Xe s	Yes	Yes,	No.	Ye s	No	Yes	Yes		Yes	Yes	Yes	Ves	Vec	No.	Ves	7,7
Stratum, state, school system, and type of insurance		Suburban School Systems Enrollments vary (Continued)	NEW JERSEY (Continued)	Life	Hosp.	S	Majmed	Disability	Occ. 1iab	Fidelity	Haddonfield	Life	Hosp.		Majmed.	Disability	Occ. liab	Fidelity	Auto	Hillsdale	Life	Hosp.	Medsurg.	Majmed	Disability	0cc. liab	Fidelity	Auto	Tomio		•	Med surre	אַרָעני -טענער ייייייייייייייייייייייייייייייייייי	Majmed	DISABILITY	UCC. IIdb	Figericy

12	See state note.	See state note.	See state note.	See state note.	See state note.
11	A111 A111 A111	A111 A111 A111	A111 A111	A111 A111	A11 A11 A11 A11 A11
10	No Yes Yes 	No Yes	No Yes Yes	No Yes 	No Yes Yes
6	P, NP No info. No info. No info. P P	P, uP P, uP	P, NP P, NP P, NP NP NP NP NP NP	W. G. G. G. G. G. G. G. G. G. G. G. G. G.	P, P, P, P, P, P, P, P, P, P, P, P, P, P
8	No Yes Yes Yes Yes No	No Yes	No Yes	No Yes Yes No	No Yes Yes
7	A11 None None None None A11 A11	A 11 None None	A11 None None A11	A11 None None 20%	A11 None None None
9	None A11 A11 A11 A11 A11 None	None A11 A11	None A11 A11 None	None A11 A11 80%	None A11 A11 A11
5	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	Ins. co. B1. Cr. B1. Sh.	Ins. co. B1. Gr. B1. Sh Ins. co.	Ins. co. B1. Cr. B1. Sh Ins. co.	Ins. co. B1. Gr. B1. Sh. Ins. co.
7	Ret. sys. Bd. of ed. Bd. of ed. St. Assn Bd. of ed. St. Assn Bd. of ed.	Ret. sys. Bd. of ed. Bd. of ed	Ret. sys. Bd. of ed. Bd. of ed Bd. of ed.	Ret. sys. Bd. of ed. Sd. of ed Bd. of ed.	Ret. sys. Bd. of ed. Bd. of ed
3	No Yes Yes Yes Yes No	No Yes Yes	No No	No Yes Yes 	No Yes Yes Yes
2	Yes Yes Yes No Yes	Yes Yes Yes No $\frac{b}{l}$ / No No	Yes Yes No No No	Yes Yes Yes No No No	Yes Yes Yes No No No
	Livingston Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	Maywood Life Life Hosp Hosp Medsurg Majmed Disability Occ. liab. Fidelity Auto	Merchantville Life Life Hosp Hosp Med-surg Maj-med Disability Occ. liab Fidelity Auto	Millburn Life Life Hosp. Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.



(Continued)
DISTRICT
T OF SCHOOL
ENROLIMENT
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1964-65
PERSONNEL,
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R PUBLIC
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PABLE 11
TABI

TABLE	GKD0r	Nouvemen	TABLE 11 GROUP INDUMANCE INCVIDENCE FOR LOCAL							.		
	Employ-	Payroll			Payment of	t of	Co	Coverage	Dependent	t cov-	Other incurance	
Stratum, state, school system, and type of insurance	er co- opera-	deduc- tions	Sponsor	Underwriter	Employ- Empl	Employ-	volun- tary	bilitya/	Covered En	Employ- er pays	and comments	
1	2	3	7	5	9	7	æ	6	10	F	12	
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Con	tinued)									
NEW JERSEY (Continued)												
Monterari Life	Yes	No	Ret. sys.	Ins. co.	None	A11	No		No	•	See state note.	
	Yes	Yes	of	B1. Cr.	A11	None	Yes		Yes	A 11		
Medsurg.	Yes	Yes	ĊĹ		A11	None	Yes	P, NP	Yes	A11		
Majmed	Yes	Yes	Bd. of ed.	Ins. co.	41%	28%	Yes	F, NF	Ies	AII		
Disability	No.	: ;	: 4		None	۸11	: 5	о В	•	•		
Occ. Liab.	Yes	ON X	bd. of ed.	Ins. co.	None	A11	Q Q	P. NP	•	•		
	Xes.	Q.	5			:	; ;	:	:			
Auto	2	•	•									
Monntain Takes												
Life	Yes	No	Ret. sys.	Ins. co.	None	A11	No		No S	• •	See state note.	
Hosp.	Yes	Yes		B1. Cr.	A11	None	Yes	P, NP	Yes	A11		
	Yes,	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	AII		
Majmed	NoD/	:			• •			: 6	:	:		
Disability	Yes	Yes	St. Assn	Tus. co.	AII	None	r L	F , ME	:	•		
0cc. 1fab	S :	:	:	:	:	:	:	• •	•	• •		
Fidelity	ON :	: ;			···	• • • • • • • • • • • • • • • • • • • •	. 2	: -				
Auto	Yes	ON N	bd. or ed.	Lus. co.	NOIN	HIL	2	•	•			
	200	Ç	Dot cvs	Ins. co.	None	A11	No	P. NP	No	:	See state note.	
Life	Ves Ves	Yes	Bd. of ed.	B1. Cr.	20%	20%	Yes	P, NP	Yes	Part		
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	20%	20%	Yes	P, NP	Yes	Part		
-	/ q oN	:	:	:	:	:	:	:!	:	:		
Disability	Yes	Yes	-	Ins. co.	A11	None	Yes	P, NP	:	:		
0cc. 11ab	Yes	No	Bd. of ed.	Ins. co.	None	AII	No No	P, NP	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	•	:	:	:	•	•		
Nort Drown donor												
New Flovidence	Yes	No	Ret. sys.	Ins. co.	None	A11	No		No	:	Slander, libel, defa-	
Hoen	Yes	Yes		B1. Cr.	A11	None	Yes		Yes	A11	mation of character.	
Med -surg	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes		Yes	A11	See state note.	
Maimed.	Yes	Yes		Ins. co.	A11	None	Yes		Yes	A11		
-	Yes	Yes	St. Assn	Ins. co.	A11	None	Yes		:	:		
	Yes	No	of		None	A11	on :	P, NP	:	:		
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	AII	ON N	_	:	:		
Auto	No	:	:	•	:	:	:	:	:	:		

12	See state note.	See state note.	Fidelity Bonds. See state note.	See state note.	See state note.
	S	Se	Fide See	e e	See
11	A11.	A 11:	A1111111111111111111111111111111111111	A111 A111 	
10	No Yes Yes	No Yes Yes	No Yes	No Yes Yes Yes No No	Ö
6	P, NP P, NP		P, NP P, NP P, NP P, NP, NS P, NP, NS P, NP, NS	N. T. T. T. T. T. T. T. T. T. T. T. T. T.	P, NP
∞	No Yes Yes Yes No	No Yes Yes No No	No Yes Yes No No No	No Yes Yes No No No	N
7	A11 None None None None	A11 None None None A11 A11 A11	A11 None None A11 A11 A11	A11 None None A11 None A11 A11	A11
9	None A11 A11 A11 A10	None A11 A11 A11 None None	None A11 A11 None None None None	None A11 A11 None A11 None None None	None
Ş	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co.	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co.	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co.	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	Ins. co.
7	Ret. sys. Bd. of ed. Bd. of ed. St. Assn Bd. of ed.	Ret. sys. Bd. of ed. Bd. of ed. St. Assn Bd. of ed. Bd. of ed. Bd. of ed.	Ret. sys. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Ret. sys. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Ret. sys.
3	No Yes Yes Yes	No Yes Yes No No	No Yes Yes Yes No No	No Yes Yes Yes No No	o : : : : : :
2	Yes Yes Yes No No No	Yes Yes No ^b / Yes Yes Yes	Yes Yes Yes No Yes Yes	Yes Yes Yes Yes Yes	Yes No No No No
1	Life Life Hosp Medsurg Majmed Disability Occ. liab Fidelity Auto	Princeton Life Hosp Medsurg. Majmed. Disability Occ. liab. Fidelity.	Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Ridgewood Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	River Edge (Elem.) Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity

- Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. considering. a/ Key: P

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)

										•	•	
, um;	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Payment of premiums	nt of iums	Volun-	Coverage n- Eligi-,	Dependent coverage	t cov-	Other insurance	
tem, and type of insurance	opera- tion	tions			Employ- ee pays	Employ- er pays	tary	bility ^a ′	Covered	Employ- ee pays	and comments	
1	2	3	4	5	9	-	8	6	10	11	12	
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Con	tinued)									
NEW JERSEY (Continued) Rutherford												
Life	Yes	No	Ret. sys.	Ins. co.	None	A11	No	P, NP	No	:	See state note.	
Hosp.	No	:	:	:	:	:	:	:	•	•		
Medsurg.	oN :	:	:	:	•	:	:	:	:	:		
Majmed.	o k	•	:	:	:	:	:	:	:	:		
Occ. Hab	0 0	:	•	:	:	:	:	:	•	•		
Fidelity	Yes	· on	Bd. of ed.	Ins. co.	None	A11	. ov	D, NP	• •	:		
Auto	Yes	No	oĘ		None	A11	No		: :	: :		
Scotch Plains												
Life	Yes	No	Ret. sys.		None	A11	No	P, NP	No	:	See state note.	
Hosp	Yes	Yes	οĘ		A11	None	Yes		Yes	A11		
Medsurg.	Yes	Yes	0 1	03	A11	None	Yes		Ye s	A11		
Maj.=med	Yes	Yes			A11	None	Yes	P, NP	Yes	A11		
Disability	res	res	St. Assn Pd of od	Ins. co.	AII	None	Yes		:	:		
Fidelity	Yes	Q Q	o d	Ins. co.	None	A11 A11	0 Z	F, NF	:	:		
Auto	Yes	No	of		None	A11	No No		: :	: :		
								•				
South Orange-Maplewood												
(P. O. South Orange)												
Life	Yes	S.	Š	Ins. co.	None	A11	No		No	• •	See state note.	
Hosp	Yes	res	i o		A11	None	Yes		Yes	A11		
MedSurg	res	res	Bd. or ed.		A11 A11	None	Yes		Yes	A11		
Maj-med.	I ES	Zes Vos	Su. Of ed.	Ins. co.	A11	None	Yes	F, NF	Xe s	AII		
Occ. 1fab.	S ON	2 J			HTH.	Nolle	S ·		•	•		
Fidelity	o N	•	•	•					• •	• •		
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	•	:		
Springfield Twp.	Yes	Ö	Ret	Ins	Q Q	411	Ç	e c	Q _N		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
	Yes	Yes	_	_	A 11	None	AP C	•	Vec		See state note:	
	Yes	Yes	g g		A11	None	Yes		Ves	A11		
Majmed.	Yes	No	oĘ		None	A11	N N	P, NP	Yes	A11		
Disability	No	:	:	:	:	:	:	:	:	:		
Occ. liab.	No	:			:	:	:		:	:		
Fidelity	Yes	o :	of.		None	A11	No :	P, NP	:	:		
Auro	Xe s	ON N	Bd. or ed.	Ins. co.	None	AII	No No	P, NP	:	:		

Part Part		200	200	4				:		1	:	
1,	Mod sure	Zes Ves	Yes	9 4		A11	None	Yes	•	Yes	A11	
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Yee Yee	neck)											
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d. Yes Yes Hes Yes Hes Yes Hes Yes Hes	edsurg	Yes	Xe s	oĘ		A11	None	Yes		Yes	A11	
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10	sability	Yes	Yes	oĘ		A11	None	Yes		:	:	
y Yes No Bd. of ed. Ins. co. None All No P, NP Yes All None Yes Yes All Yes All All Yes Yes All Yes All Yes All Yes All Yes All Yes All All Yes All Yes All All Yes All All Yes All Yes All <	sc. 1fab	Yes	No No	οĘ		None	A11	No		:	:	
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The color of the		Yes	Yes	, fo	_	A11	None	Yes		Ves	A11	*Rlanket policy provides
1	edsurg.	Yes	Yes	of	B1. Sh.	A11	None	Ves		Ves	114	additional liability con-
The bound The color The	1jmed	Yes	No	of	•	None	A11	N N		Yes	A11	intine to
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y No No. All No P, NP NO NO <th< td=""><td>c. 1fab</td><td>Yes</td><td>N N</td><td>of</td><td></td><td>None</td><td>A11</td><td>No</td><td>•</td><td>•</td><td>:</td><td>employees using own autos</td></th<>	c. 1fab	Yes	N N	of		None	A 11	No	•	•	:	employees using own autos
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1	edsurg	Yes	Yes	οĘ	B1. Sh.	A11	None	Yes	P, NP	Yes	A11	
The black of the color of the	ıjшеd	No	:	:	:	:	:	:	:	:	:	
ab. No y No	[sability	No	:	:	:	:	:	:	:	:	:	
y No No </td <td>c. Itab</td> <td>No</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td></td>	c. Itab	No	:	:	:	:	:	:	:	:	:	
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-med Yes Bd. of ed. Ins. co. None All No P, NP Yes Dility No All None Yes P, NP liab No .	edsurg.	Yes	Yes	oĘ	B1. Sh.	A11	None	Yes		Yes	A 11	
oflity Yes St. Assn Ins. co. All None Yes P, NP 11ab 1fty	ıjmed.	Yes	Yes		Ins. co.	None	A 11	No	P, NP	Yes	A 11	
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ON	Auto	No	:	:	:	:	:	:	:	:	:	

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(Continued)
CHOOL DISTRICT
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BY ENROLIMENT 0
, 1964-65,
L PERSONNEL,
C-SCHOOL
PUBLI
-GROUP INSURANCE PROVISIONS FOR
INSURANCE
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TABLE 11

tem, and type of insurance	er co- opera- tion	deduc-	Sponsor	Underwriter	Employ- Emplose er pays er p	lums Employ- er pays	Volun- tary	un- Eligi- y bilitya/	erage Covered Employ	ge Employ-	Other insurance and comments
1	2	3	4	4	9	7	ω	6	10	11	12
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Co	ı ti nued)								
NEW JERSEY (Continued) West Orange											
Life	Yes	No	Ret. sys.	Ins. co.	None	A11	No	P, NP	No	:	See state note.
Hosp.	Yes	Yes	of		A11	None	Yes		Yes	A11	
Medsurg.	Yes	Yes	oŧ	B1. Sh.	A11	None	Yes		Yes	A11	
Majmed.	Xe s	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	Yes	None	
Disability	oN :	:	:	:	:	:	:	:	:	:	
Occ. Liab.	No No	:	:	:	:	:	:	:	:	:	
	ON				• •	: ;	: ;		:	:	
Auto	Xes	ON	Bd. Or ed.	Ins. co.	None	AII	<u>o</u>	P, NP	:	:	
Wyckoff											
Life	Yes	No	Ret. sys.	Ins. co.	None	A11	No	P, NP	No	:	See state note.
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	L	Yes	A11	
	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	4	Yes	A11	
Majmed.	No	:	:	:	:	:	:	:	No	:	
Disability	Ye s	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	Ъ	:	:	
0cc. liab	No	:	:	:	:	:	:	:	:	:	
Lidelity	No	•			:	• 1	:	:	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	N O	6 4	:	:	
NEW YORK											
Amityville											
Life	No	:	:	:	:	:	:		:	:	:
Hosp.	Yes	Yes	State		20%	20%	Yes		Ye s	A11	
Medsurg.	Yes	Yes	State	B1. Sh.	20%	20%	Yes		Yes	A11	
Majmed.	Yes	Yes	State	Ins. co.	20%	20%	Yes	P, NP	Yes	A11	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No No	:	•		:	• 1	:	•	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No No	P, NP	:	:	
Ardsley											
Life	No	:	:	:	:	:	:	:	:	:	:
Hosp.	Yes	Yes	State		20%	20%	Yes	P, NP	Yes	Part	
Medsurg.	Yes	Yes	State	B1. Sh.	20%	20%	Yes	P, NP	Yes	Part	
Majmed.	Yes	Yes	State	Ins. co.	20%	20%	Yes	P, NP	Yes	Part	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. 1fab	No	:	:	•	:	:	:	:	:	:	
Fidelity	No	:	:	•	:	:	•	• • •	•		
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10		:	Yes	Yes	Yes	:	:	:	:			: ;	Yes	Yes	Xes	:	:	:	:		Yes	Yes	Yes	Yes	:	:	:	:				:	Yes	Yes	Yes	:		• •	•				Xes	Yes	Yes	:	:	:	:
6		:	P. NP	P, NP	P, NP	:	:	· No info.	. No info.			: !	r, 18	я, В	r, nr	: !	AN C	P, N	F, NF		Ъ	P, NP	P. NP	P, NP	.:	:	:	:				:	P, NP	P, NP	P. NP	:	:	P. NP	:			: 5	r, Nr	P, R	P, NP	:	:	:	:
æ		:	Yes	Yes	Yes	:			No info.			: ;	S I	Yes	ב עמ	: ;	<u>Q</u> ;	Q ;	ON .		Yes	Yes	Yes	Yes	:	:	:	:				:	Yes	Yes	Yes	:	:	No	:			• • •	Ies	Yes	Yes	:	:	:	:
7		:	20%	20%	20%	:	:	No info.	No info.			• • •	Fair	Part	rait	• • • •	A11	A11	VII		None	205	20%	20%	:	:	:	:				:	20%	202	202	:	:	A11	:			None	Mone	None	VII	:	:	:	:
9		:	20%	205	20%	:	:	No info. No info.	No info.			• • •	Done	Dort	1 41 6	Mond	None	None	NOILE		A 11	20%	20%	20%	:	:	:	:				:	20%	20%	20%	:	:	None	:				A11	ALL	None	:	:	:	:
5		:	B1. Cr.	B1. Sh.	Ins. co.	:	:	Ins. co.	Ins. co.			٠. ا د			3	Tue 00	Ins. co.	Ins. co.			Ins. co.	B1. Cr.	B1. Sh.	Ins. co.	:	:	:	:				:		B1. Sh.	Ins. co.	:	:	Ins. co.	:			R1 Cr	B1 Ch		Tus. co.	:	:	:	•
7		:	State	State	State	:			Bd. of ed.			Rd. of ed.		4 6		Rd of od	4 4		3	,	Local Assn	State	State	State	:	:	:	:				:	State	State	State	:	:	Bd. of ed.	:		•	Bd. of ed.				:	:	:	:
3		:	Yes	Yes	Yes	:	:	No	No No		:	Yes	Ves	Yes		N		2 2	2		Yes	Yes	Yes	Yes	:	:	:	:				:	Yes	Yes	Yes	:	:	No	:			Yes	Ves	N C		:	:	:	:
2		No	Yes	Xe s	Yes	oN :	ON I	Yes	Yes		No	Yes	Yes	Yes	ON C	Ves	Ves	Yes			Yes	Yes	Yes	Yes	No.	No	ON :	S S			;	ON S	Yes	Yes	Yes	No	No	Yes	No No		No	Yes	Yes	Yes	No	2 2			NO N
1	Baldwin	Life	Hosp.	Medsurg.	Majmed.	Disability	Ucc. Ilab.	Fidelity	Auto	Briarcliff Manor	Life		surg.					Auto		 bronkville 	Lire	Hosp.	Medsurg.	Majmed.	Disability	Occ. Liab.		Auto	ס פון ייייייקליסיים	Dictorio)	ratenogue)		Hosp	Medsurg.	Majmed.	Disability	Occ. Itab	Fidelity	Auto	Byram Hills (P. O. Armonk)	Life		m				lity	Auto	Auto

ERIC Full Text Provided by ERIC

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

	Employ-	Payroll		•	Payment or	t ot	§	Coverage	Dependent cov-	it cov-	
Stratum, state, school system, and type of insurance	opera-	deduc- tions	Sponsor	Underwriter	Employ-	premiums loy- Employ-	Volun- tary	E1181- bility ² /	Covered E	Employ-	Other insurance and comments
1	2	3	- 7	5	9	7	8	6	10	11	12
			1000			:					
Suburban School Systems Enrollments Vary (Continued)	roliments	vary (Col	ı cı nue a)								
NEW YORK (Continued)											
	()2								,	•	,
	OF:	• • •	• • • • • • • • • • • • • • • • • • • •	, , , , , , , , , , , , , , , , , , ,	1 05	205		Q		Part	
Hosp.	ICS	IES	State		1 20 00 00 00 00 00 00 00 00 00 00 00 00	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	207		***	Derr	
Medsurg.	res	Ies Ves	ארמרת הדמדה		200	1 000	Ves		A A	Dart	
Majmed.	res	Ies	State	Lus. co.	*00	*00	109	•	76	777	
Disability	ON X	•	:	•	:	:	•	•	•	•	
Occ. Liab.	ON	• •	: 4		None	:-	: 5	.	•	•	
Fidelity	Yes	o k	Bd. Of ed.	Ins. co.	Mone	A11		r, 14	• •	• 1	
Auto	Ics	02	3		Notice	114	2	7 ° 7	•	•	
East Williston											
Taffe	Yes	No	Rd. of ed.	Tns. co.	None	A11	Š	P. NP	æ	:	:
	Aon	Ves	4	B1 Cr.	278	162	Yes	P. NP	Yes	A11	
Mod authorized	Yes	Yes	of o	B1. Sh.	847	162	Yes	P. NP	Yes	A11	
Mai-med.	Yes	No	of		None	A 11	N _o		Yes	No info.	
	No			•	:	:	:	:	:	:	
Occ. Hab.	o N	•	•	•	:	:	:	:	:	:	
	No.			•	:	:	:	:	:	;	
	Z	• •		•	•	:	:	•	:	:	
Elwood Dist. "I (P. 0.											
Huntington)											
Life	No	:	:	•	:	:	:	:	:	:	•
Hosp.	Yes	Yes	State		202	20%	Yes	P, NP	Yes	Fart	
Medsurg	Yes	Yes	State	B1. Sh.	20%	20%	Yes	P, K	Yes	Part	
Maj. med.	Yes	Yes	State	Ins. co.	20%	202	Yes	P, NP	Yes	Part	
Disability	No	:	:	:	:	:	:	:	:	•	
0cc. 1tab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	:	:	:	:	:	:	
Fayetteville-Manlius											
(P. O. Manlius)											
Life	No	:	:	:	• ;	• •	:		• •	: 1	•
Hosp.	Yes	Yes	State		20%	20%	Yes	P, NP	Yes	Part	
ໝ	Yes	Yes	State	B1. Sh.	20%	20%	Yes	P, NP	Yes	Part	
Majmed.	Yes	Yes	State	Ins. co.	205	202	Yes	P, NP	Yes	Fart	
- 5	No	•	:		:	:	:	:	:	:	
Occ. Hab	No	:	•	•	:	:	:	:	:	:	
Ridelita	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No	P. NP	:	:	
Auto	Yes	Q.	of	Tus. co.	None	A11	No	P. NP	:	:	
····· Onw) 1)	,		1	!	i				

No. No. No. State No. State No.	No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		te te d		50% 50% 50% None None None None So% 50% 50%		Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	P, RP P, RP	Yes Yes Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part	Group-practice cl
1979 1979	No Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		te te d	. i. i. i. i. i. i. i. i. i. i. i. i. i.	SOZ SOZ SOZ None None None None SOZ SOZ SOZ SOZ		Yes Yes Yes Yes Yes No info No No No No No No No No No No No No No	P, NP NP NP NP NP NP NP NP NP NP NP NP NP	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part Part Part Part	Group-practice cl:
Fig. 1989 Fig.	Yes Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Ye		te te te te te te te te te te te te te t	Shir so shir so shir	50% 50% 50% None None Part Part Part Part Part Part S0% 50%		Yes Yes Yes No info No No No No No No No No No No No No No	P. N. P. P. P. P. P. P. P. P. P. P. P. P. P.	Yes Kes Kes Kes Kes Kes Kes Kes Kes Kes K	Part Part Part Part Part Part Part Part	Group-practice cl: plan available.
No. Yes Yes State 111, Sh. Yes	yes ty No No Yes No Yes Yes Yes Yes Yes Yes Yes Ye		te te te te te te te te te te te te te t	Sh. C. C. C. Sh.	SOZ SOZ None None Part Part Part None None SOZ 50Z 50Z	ם ע ע	Yes Yes No info No No No No No No No No No No No No No	P, NP P, NP	Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part Part Part Part	Group-practice cliplan available.
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No. No.	ty No No Yes Yes Yes Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		of ed. of ed. of ed. of ed. tete	Sh. F. S. S. S. F. S. S. S. S. F. S. S. S. S. S. S. S. S. S. S. S. S. S.	None None Part Part Part None None S0% 50% 50%	444	No info. No Yes Yes Yes No No No Yes Yes Yes Yes Yes Yes	P, NP P, NP	Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part Part Part Part	Group-practice cliplan available.
No. No. No. No. No. Ali No. No. No. Ali No. No. No. Ali No.	b. No Yes Yes Yes Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		of ed. of ed. of ed. of ed. teter	. 60 0 0 0 13. 13. 13. 13. 13. 13. 13. 13. 13. 13.	None None None Part Part Part None S07 507 507 507	444	No info No finfo No Yes Yes No No No Yes Yes Yes	P, NP P, NP P, NP P, NP P, NP P, NP P, NP P, NP P, NP	Yes Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part Part Part Part	Group-practice cliplan available.
No. No.	Yes Yes Yes B. Yes Yes Yes Yes Yes No No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		of ed. of ed. of ed. of ed. te	8. Sh. C. C. C. Sh. C. C. C. Sh. C. C. C. C. C. C. C. C. C. C. C. C. C.	None None Part Part Part None None S0% 50%	444	No info- No No Yes Yes No No No Yes Yes Yes Yes Yes	P, NP P, NP	Yes Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part Part Part Part	Group-practice cliplan available.
No	Yes By The service of the service		of ed. of ed. of ed. of ed. ite	Cr. Cr. Co. Co. Co. Co. Co. Co. Co. Co. Co. Co	None Part Part Part None None S0% 50% 50%	444	No Yes Yes No No No No No No No No No No No No No		Yes Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part	Group-practice cliplan available.
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Stead Dist. #1	Yes	:	:	:	:	:	:	:	:	:	
10. Hampstead) 11. No 12. So, So, So, Yes P, NP 13. Sp. 14. Sp. 15. So, So, Yes P, NP 15. State B1. Sh. 16. So, Yes P, NP 17. So, Yes P, NP 18. State Ins. co. 18. State Ins. co. 19. No 10. So, Yes P, NP 11. Sh. 12. So, So, Yes P, NP 13. State Ins. co. 14. So, Yes P, NP 15. State Ins. co. 16. So, Yes P, NP 17. So, Yes P, NP 18. State Ins. co. 18. So, Yes P, NP 19. So, Y			of ed.		None	A 11	No No	P, NP	:	:	
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med. Yes Yes Yes P, NP bility No lity No	Yes		tate	B1. Sh.	202	20%	Yes	P, NP	Yes	Part	
bility No 11ab No 1ity No	Yes		tate		20%	20%	Yes	P, NP	Yes	Part	
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school sys- of insurance SystemsEnro S. Dist. #1 y Stream)	Employ-	Pavroll				ļ	2	0.000	Dependent	It cov-	
Suburban School SystemsEnrol NEW YORK (Continued) Hempstead H. S. Dist. #1 (P. O. Valley Stream) Life Hosp.	opera-	deduc-	Sponsor	Underwriter	Paymen premi mploy-	of nploy-	Volun- tary	un- Eligi. y bilitya/	erage Covered E	Employ-	Other insurance and comments
Suburban School SystemsEnrol NEW YORK (Continued) Hempstead H. S. Dist. #1 (P. O. Valley Stream) Life Hosp.	tion 2	3	7	5	6 6438 6	7	8	6	10	11	12
at.	lments	vary (Con	(Continued)								
y Stream)											
Life	;				;	;	:	:	:	:	:
	No Yes	Yes	State		20%	20%	Yes	P, NP	Yes	Part	
Medsurg	Yes	Yes	State	01	50%	502	Yes	7	Yes	Fait	
Majmed.	Yes	Yes	State	Ins. co.	• •	;	:		:	:	
Disability	N ON	: :	: :	:	:	:	:	:	:	:	
Fidelity	Yes	No	Bd. of ed.		None	A11	No :	P, NP, NS	:	:	
	Yes	No	Bd. of ed.	Ins. co.	None	V 111	oN N	7 . Y	:	:	
Hempstead Dist. #13											
(F. U. Valley Stream)	Ç.			• • •	:	:	:	:	:	:	• • •
	Ves	Yes	State	Ċŗ.	202	202	Yes	P, NP	Yes	Part	
Mosp.	Yes	Yes	State	B1. Sh.	205	20%	Yes	P, NP	Yes	Part	
Wai -med	Yes	Yes	State	Ins. co.	20%	20%	Yes	P, NP	Yes	rare	
Disability	No	:	:	:	:	:	:	:	• •	: :	
Occ. 1fab	No	:	:	:	:	:	: :				
Fidelity	No.	:	:	:	•		:	:	:	:	
Auto	ON.	:	:	•							
Herricks (P. O. New Hyde											
Park)						•		;	:	:	Group-practice clinic
Life	No			אן כדי	50%	20%	Yes	P, NP	Yes	Part	plan available.
Hosp.	Yes	Yes	State	B1. Sh.	50%	202	Yes	P, NP	Yes	Part	
Mai emed	Yes	Yes	State	Ins. co.	202	20%	Yes	P, NP	Yes	Fart	
nisability	N	:	:	:	:	:	:	:	:	:	
0cc. 11ab	No	:	:	:	:	:	:	:	•	• •	
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Auto	Ies	2			I						
Hewlett-Woodmere Dist. #14											
(P. O. Woodmere)	;				į	į	:	:	:	:	:
Life	S.	• • •	• • • • • • • • • • • • • • • • • • • •		202	50%	Yes	P, NP	Yes	Part	
Hosp.	Yes	res Vos	State	R1. Sh.	202	202	Yes	P, NP	Yes	Part	
Medsurg.	Zes Vog	Ies Ves	State	Ins. co.	202	20%	Yes	P, NP	Yes	Part	
naj - med.	Q Q		:		:	:	:	:	:	:	
Occ. liab.	N N	:	:	:		:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	•	•	
	No	:	:	:	:	:	:	:	:	:	

11 12	Part Part Part	Group-practice clinic Part Part Part	A11 A11 A11 A11	Part Part
10	Yes Yes Yes	Yes Yes Yes	Yes Yes Yes	Yes Yes Yes
6			P, NP P, NP P, NP O info	
8	Yes Yes Yes No No	Yes Yes Yes No	Yes Yes Yes No No	Yes Yes Yes No
7	50% 50% 50% 50% •••• •••• •••• ••••	50% 50% 50% 	None None None None None None None	50% 50% 50% 50% 50% 50% 50% 100. No info.
9	50% 50% 50% 50% None	50% 50% 50% 	A11 A11 A11 A11 None None	50% 50% 50% 50%
5	B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co Ins. co.	Bl. Cr. Bl. Sh. Bl. Cr Bl. Sh Ins. co. Ins. co. Ins. co. Ins. co.	B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co.
4	State State State State Bd. of ed. Bd. of ed.	State State State Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	State State State State Bd. of ed.
3	Yes Yes Yes No No	M M M M M M M M M M M M M M M M M M M	Yes Yes Yes No No	
2	No Yes Yes Yes Yes No	No Yes Yes Yes No No	No Yes Yes Yes Yes	No Yes Yes Yes No No Yes
1	urg.	Lawrence (P. O. Cedar- hurst) Life Life Hosp Med.surg Majmed Disability Occ. liab. Fidelity Auto	Lewiston-Porter (P. O. Youngstown) Life Life Hosp Med-surg Maj-med Disability Occ. liab Fidelity Auto	Malverne Life Life Hosp Medsurg Majmed Disability Occ. Lab. Fidelity Auto

Continued)
DISTRICT (
F SCHOOL
55, BY ENROLIMENT OF SCHOOL DIS
1964-65,
PERSONNEL,
C-SCHOOL
OR PUBLE
PROVISIONS FOR
ROUP INSURANCE
9
TABLE 11.

Stratum, state, school system, and type of insurance	Employ- er co- opera-	deduc- tions	Sponsor	Underwriter	Employ- Emplose or D	oy-	Volun- tary	Eligi- bility ^a /	erage Covered Er	ge Employ- ee pays	Other insurance and comments
1	2	3	4	5	9	/	8	6	10	11	12
Suburban School Systems -Enrollments vary (Continued)	rollments	vary (Cor	ıtinued)								
NEW YORK (Continued) Merrick Rlem. Dist. #25											
Life	No	•	•	•	: 8					Dart	•
Hosp.	Yes	Yes	State		%0°	% of a	Tes Voc	r, R	Ves	Part	
Medsurg.	Yes	Yes	State	B1. Sn.	*0°	, O.C.	Yes		Yes	Part	
Majmed.	Yes	Xes	Scare	3	9	•		•		•	
Disability	0 Z	•	• •	• •		: :	: :	•	•	:	
Occ. 11ab	2 2	•	• •		•		:	:	:	:	
Auto	S S	: :	:	:	:	:	:	:	:	:	
Merrick Elem. Dist. #29											
(F. U. NOTER MELITER)	CN	•	•	•	:	:	:	:	:	:	:
•	Ves	Yes	State	B1. Cr.	20%	50%	Yes	Ъ	Yes	Part	
Mod Learner	Yes	Yes	State		20%	20%	Yes	.	Yes	Part	
Mai -med	Yes	Yes	State		20%	20%	Yes	Ъ	Yes	Part	
Disbility	S S		:	•	:	:	:	:	:	:	
0cc. 1fab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	•	:	:	:	:	•	•	
Merrick H. S. Dist. #3											
	No	•	:	•	• •	: {	: ;	: !	• • •	• • •	•
Hosp.	Ye s	Yes	State		20°	%0°	zez Zog		Ves	Dart	
Medsurg.	Yes	Kes Kes	State	B1. Sn.	30°	20°2	Yes		Yes	Part	
Majmed.	Xes	S D	סרמוב	3	2	2	} :		•	:	
Disability	o (•	:	• !	• •			•	•	:	
Occ. 11ab	2 2	• •	• •	•		: :		:	:	:	
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
) 											
Northport	, Å							,	•	•	•
Life	No.	• • •			60%	40%	Yes	P. NP	Yes	Part	•
Hosp	res	Ies X oo		. La	209	707	Yes	P. NP	Yes	Part	
Medsurg.	Ies	Ies		3	60%	707	Yes	P. NP	Yes	Part	•.
Majmed.	Yes	Yes	ba. or ea.	Tus. co.	•	•					
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Occ. Itab.	on :	:	:	•	•	:	• •				
Fidelity	0 I	: ;	7 (· (2	£			
Auto	Vos				11.2			1		•	

No	Shore (P. O. Sea Cliff)	Bd. of Bd. of State State State State Bd. of Bd. of		3 8 8	40% 40% 40% 50% 50% 50% None A11 None	60% 60% 60% 50% 50% 50% 50% 50% 	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		Yes Yes Yes Yes Yes Yes	Part Part Part Part Part All All Part Part	:
No	No No No No No No No No	Bd. of Bd. of Bd. of State State State Bd. of Bd. of Bd. of		S. S. S. F. S. S. F. S. S. F. S. S. F. S. S. F. S. S. F. S. S. F. S. S. F. F. S. F. S. F. S. F. S. F. S. F. S. F. S. F. S. F. S. F. F. S. F. F. S. F. F. S. F. F. S. F. F. S. F. F. S. F. F. S. F. F. S. F.	40% 40% 40% 40% 60% 50% 50% 50% 60% 60% 60% 60% 60% 60% 60% 60% 60% 6	60% 60% 60% 50% 50% 50% 50% 	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		Yes Yes Yes Yes Yes Yes Yes Yes	Part Part Part Part Part All All All Part Part	:
Yes Yes Yes Ho of ed Ins. co. 407 607 Yes P, NP Yes	Surg. Yes	Bd. of Bd. of Bd. of State State State Bd. of Bd. of Bd. of	ਰੂ ਰੂ ਰੂ ਹ ਰੂ ਰੂ ਰੂ	S. S. S. S. S. S. S. S. S. S. S. S. S. S	40% 40% 40% 40% 50% 50% 50% None A11 None	60% 60% 60% 50% 50% 50% All	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	6, 4, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6,	Yes Yes Yes Yes Yes Yes Yes Yes	Part Part All All All Part Part	:
No	bility Yes bility No lity	Bd. of Bd. of State State State Bd. of Bd. of Bd. of	g g	S. Cr. Sh. Cr.	40% 40% 40% 50% 50% 50% None A11 None	60% 60% 50% 50% 50% A11 None A11	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	, e, e, e, e, e, e, e, e, e, e, e, e, e,	Yes Yes Yes Yes Yes Yes	Part Part All All All Part Part	:
No	ide ide ide ide ide ide ide ide	Bd. of State State State State Bd. of Bd. of Bd. of	g	S. Sh. Sh. Sh. Sh. Sh. Sh. Sh. Sh. Sh. S	40% 50% 50% 50% None A11 None	60% 50% 50% 50% 411 None All	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		Yes Yes	Part All All All Part Part Part	:
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No	ide surg. surg. surg. lity	State State State State Bd. of Bd. of		. S. S. S. S. S. S. S. S. S. S. S. S. S.	50% 50% 50% 50% None A11 None	50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	P., P. P. P. P. P. P. P. P. P. P. P. P. P.	Yes Yes	A11 A11 A11 A11 A11 Part	:
No	ide Surg. Surg. Surg. Surg. Yes Yes Yes Yes Yes Yes Yes Ye	State State State State Bd. of Bd. of		. Sp	50% 50% 50% 50% None A11 None	50% 50% 50% 50% 	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes		Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	All All All All Part Part	:
No Yes State B1 Cr 507 507 Yes P NP Yes Yes State B1 Sh 507 507 Yes P NP Yes	ide	State State State Bd. of Bd. of			50% 50% 50% None A11 None	50% 50% 50% A11 None A11	Yes Yes Yes Yes		Yes Yes Yes Yes Yes	A11 A11 A11 A11 A11 Part	:
No Yes Strate B1. Cr. Syr Syr Yes Yes Strate B1. Cr. Syr Syr Yes Yes Strate B1. Cr. Syr Syr Yes Yes Strate B1. Cr. Syr Syr Yes Y	ide Surg. Surg. Surg. Surg. Surg. Itab. Itab. No Ity. No Ity. No Ity. No Ity. No Itab. No Ity. No Ity. No Ity. No Ity. No Ity. No Ity. No Ity. No Ity. No Ity. No Ity. No Ity.	State State State State Bd. of Bd. of		Sh	50% 50% 50% None A11 None	50% 50% 50% A11 None A11	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	P, NP 1, 1	Yes Yes Yes	A11 A11 A11 A11 Part	:
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Yes Yes State B1. Sh. 507. Yes P. NP Yes No	-surg. Yes reed. Solutity No No No No No No No No No No No No No	State State State Bd. of Bd. of		. S	50% 50% None A11 None	50% 50% A11 None A11	Yes Yes Yes Yes Yes Yes Yes Yes	P., P. P. P. P. P. P. P. P. P. P. P. P. P.	Yes Yes	All All Part Part	
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No	bility No lity No lity No lity No No No No No No No No No No No No No	Bd. of Bd. of			 None A11 None	A11 None A11	Yes Yes	T	Yes Yes	Part Part	
No No No No No No No No	11ab. No 11ty. No 11ty. No 12 Surg. Yes 11ab. No 11ab. No 14ty. No 15 Surg. No 16 Surg. No	Bd. of Bd. of		មួ	 None A11	 A11 None A11	Yes Yes	P	Kess.	Part Part	
No	11ab. No 11ty No 11ty No 11ty No 11ty No 11ab. No 11ty No 11ty No 11ty No 11ty No 11ty No 10ty No 10ty No 10ty No 10ty No	Bd. of Bd. of	ed	ដូ មួ	 None A11 None	 A11 None A11	Yes Yes Yes	P	Yes	Part Part	
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No No No No No No No No	Surg. Yes -surg. Yes -med. Yes Dility No 11ab. No 1ity No No No	Bd. of Bd. of Bd. of	ed.	8 8 8	None A11 None	A11 None A11	Yes Yes	P, NP P, NP	Yes	Part Part	
Yes Yes Bd. of ed. Bl. Cr. None All Yes P. NP Yes Yes Yes Yes Bd. of ed. Bl. Cr. None All None Yes P. NP Yes No	Surg. Yes -surg. Yes -med. Yes -bility No -lity No -lity No -lity No -lity No -lity No	Bd. of Bd. of Bd. of	ed.	8 8 8	None A11 None	A11 None A11	Yes Yes Yes	P, NP P, NP	Yes	Part Part	`
Yes Yes Bd. of ed. Bl. Cr. None All Yes P, NP Yes Yes Yes Bd. of ed. Bl. Cr. None All Yes P, NP Yes No No Yes No Yes Yes State Bl. Sh. Yes Yes State Ins. co. None All No P, NP Yes Yes State Ins. co. None All No P, NP No	Surg. Surg. Surd. Yes Yes bility No lity No No No No No No No No No N	Bd. of Bd. of	g gg gg		None A11 None	A11 None A11	Yes Yes Yes	P, NP P, NP	Yes	Part Part	:
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No No No No No No No No	-med Yes bility No liab No lity No lity No No	Bd. of	ed.		None	A11	Yes	P, NP	TO A	4	
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Yes Yes Yes Yes P, NP Yes Yes Yes State B1. Sh. 50% 50% Yes P, NP Yes Yes Yes State Ins. co. None A11 No P, NP Yes No Ho Yes				:	:	:	:	:	:	:	:
Yes Yes State B1. Sh. 50% 50% Yes P, NP Yes No Yes Yes Yes Yes Yes Yes Yes Yes No Ho Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes No No No No No No No No No No No No No No No No No No No	Yes		B	l. Cr.	20%	20%	Yes	P, NP	Yes	Part	
Yes Yes State Ins. co. 50% 50% Yes P, NP Yes No No P, NP Yes No No No No P, NP Yes No No No No No No No N	Yes		В		20%	20%	Yes	P. NP	Yes	Part	
No No Bd. of ed. Ins. co. None A11 No P, NP Yes No Bd. of ed. Ins. co. None A11 No P, NP No No Yes State B1. Cr. 50% Yes P, NP Yes Yes State B1. Sh. 50% Yes P, NP Yes Yes State Ins. co. 50% Yes P, NP Yes Yes State Ins. co. 50% Yes P, NP No No No No No No No No No No No	Yes		Ä	ıs. co.	20%	50%	Yes	D ND	Ves	Dart	
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hpage No 50% 50% 70% <td>ON</td> <td>:</td> <td>•</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td>:</td> <td></td>	ON	:	•	:	:	:	:	:	:	:	
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Yes Yes State Ins. co. 50% Yes P, NP Yes No	urg Yes		B		20%	20%	Yes	P. NP	Yes	Part	
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ERIC Apult Tour Provided by ERIC

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

Stratum, state, school sys-	Employ- er co-	Payroll deduc-	Sponsor	Underwriter	Paymen premi	of ns	Cov Volun-	Coverage in- Eligi-	Dependent erage	nt cov- ge	Other insurance	
	opera- tion	tions			Employ- En	Employ- er pays	tary	bility ^a /	Covered	Employ- ee pays	and comments	
1	2	3	7	5	9	7	8	6	10	11	12	
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Co	ntinued)									
NEW YORK (Continued)												
Port Washington	;											
	No			::	•			: 5	•	• • •	:	
Hosp.	Yes	Ies Voc	State	B1. CF.	70°	,00°	Yes	P, NP, NS	Yes	Part		
Maimed.	Yes	Yes	State		50%	50%	Yes	ž ž	Yes	Part		
,	No	:	:			• •	:	:	:	:		
	No	:	:	:	:	:	:	:	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	÷	:	:	:	:	:		
Kockville Centre	Ŋ	;		•	•				•		;	
	Yes	Yes	State	G.	50%	50%	Yes	P. NP	Yes	Part		
Medsurg.	Yes	Yes	State	B1. Sh.	202	20%	Yes		Yes	Part		
Majmed.	Yes	Yes	State	Ins. co.	20%	20%	Yes	P, NP	Yes	Part		
Disability	ON :	:;			: ;	: ;	:;	•	:	:		
•	Yes	No	Bd. or ed.	Ins. co.	None	A 11	No	P, NP	:	:		
	NO	· · ·	מין טבי	oo au	None None	:1		: e	:	:		
Paro	S I	2	or or ear	Tus. CO.	NOIR N	118	2	r, nr	:	:		
Roslam												
Life	Yes	Yes	Local Assn	Ins. co.	A11	None	Yes	•	Yes	A 11	:	
Hosp.	Yes	Yes	State	B1. Cr.	20%	50%	Yes	P, NP	Yes	Part		
Med. surg.	Yes	Yes	State		20%	20%	Yes	P, NP	Yes	Part		
	Yes	Yes	State	Ins. co.	202	200	Yes		xes.	Part		
Disability	ON N	:	:	:	:	:	:	:	:	:		
Fidelity	Yes	. ov	Bd. of ed.	Ins. co.	None	A11	No	P. NP	: :	: :		
	No	:			:	:	:	•	:	:		
Scarsdale	,											
uoca	NO		 ₽0 ₽0	00 au			Λος				:	
Med -suro	Ves	ON C	4 6		505	, O.C.	Ves	dN d	Yes	Part		
	Yes	No			20%	20%	Yes		Yes	Part		
	No	:			:	:	:	` '	:			
0cc. 11ab	No	:	:	:	:	:	:	:	:	:		
Fidelity	Yes	No		Ins. co.	None	A 11	No	Ъ	:	:		
Auto	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No	ъ	:	:		

12	77		:										:									•									•										• • •							
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10			 Vec	Vec	Ves		•	:	: :				: ;	Yes	res	I E	:	:	: :			Nes.	Ves	Yes	3	: :	:	:			:	Yes	Yes	Yes	:	:	:	:			:	Yes	Yes	Yes	:	:	:	:
6		,	dN d	dy d	dN d	(-		d d	P, NP	•			: 5	r, Nr	r, 18	r , m	:	6 2	P, N		;	dN d	P. XP	P. NP	: :	P, NP	:	Д			:	P, NP	P, NP	P, NP	:	:	: <u>Q</u>	, , m			:!	P, NP	P, NP	P, NP	: !	F, NP	: !	P, NP
8		:	Yes	Yes	Yes	:		No	No				•••	Tes A	Vec	27	:	, cN	No		:	Yes	Yes	Yes	:	No	:	No			:	Yes	Yes	NO N	:	:	. Q	2			: ;	Yes	Yes	Yes	: ;	N O	: ;	NO
7		:	20%	50%	20%	:	:	A11	A11				759	75%	757			A11	A11		:	20%	20%	20%	:	A11	:	A11			:	None	None	AII	:	:	A11	!			• • •	727	25%	7.07		AII	: 1	AII
9		:	20%	20%	20%	:	:	None	None				257	257	25%			None	None		:	20%	20%	20%	:	None	:	None			• • •	A11	Man	POINT	:	:	None					707	75/	% C/	None.	Nolle	N	None
5		:	B1. Cr.	B1. Sh.	Ins. co.	:	:	Ins. co.	Ins. co.				Tus. co.				:	Ins. co.			:	B1. Cr.	B1. Sh.	Ins. co.	:	Ins. co.	:	Ins. co.			:	D1. CL.		3	•	:	Ins. co.				Tne 00		Ins. co.	3	The	3	 Tue co	
7		:	State	State	State	:	:	Bd. of ed.	Bd. of ed.			į	Bd. of ed.	of	Bd. of ed.	:	:	Bd. of ed.	Bd. of ed.		:	State	State	State		Bd. of ed.		Bd. of ed.			104 00		4	;			Bd. of ed.				Rd of od	1 4	, f	5	Bd. of ed.		Bd. of ed.	1
3		:	Yes	Yes	Yes	:	:	No No	No			:	Yes	Yes	Yes	:	:	No	No		:	Yes	Yes	Yes	:	No	Ξ,	ON ON				Ves.	No	:	;	:	No			:	Ves	Vec	Yes		No	:	No	;
2		No	Yes	Yes	Yes	No.	No	Yes	Yes			No	Yes	Yes	Yes	No	No	Yes	Yes		No	Yes	Yes	Yes	No	Yes	ON .	Yes		ON.	Ves	Yes	Yes	No	No	No	Yes			No	Yes	Ves	Yes	No	Yes	No	Yes	
1	Seaford	Life	Hosp.	Medsurg.	Majmed.	Disability	Occ. Ilab.	Fidelity	Αυτό		Sherrill (P. O. Verons)	Life	:	Medsurg.	Majmed.	Disability	Occ. liab.	Fidelity	Auto	Wantagn	Life	Hosp.	Medsurg.	Majmed.	DISABILITY	Ucc. 11ab	Auto		Mosthire	Life	_	Medsurg.	Majmed.	Disability	0cc. 1iab	Fidelity	Auto		Wite Plains	Life	Hosp.	Medsurg.	Majmed.	Disability	0cc. liab	Fidelity	Auto	

 $\frac{a}{b}$ / Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

TABLE 11. --GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

	Employ-			Pavroll			200	Coverage	Denondent of		- ^~
Stratum, state, school system, and type of insurance	er co- opera-		Sponsor	Underwriter	18	iums Employ-	Volun: tary	Eligi- bilitya/	covered E	Employ-	Other insurance and comments
	2	3	4	5	ee pays	er pays	8	6	10	ee pays 11	12
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Con	tinued)								
NEW YORK (Continued) Williamsville											
Life	No	:	:		:	:	:	:	:	:	Libel, slander, and
Hosp	Yes	Yes	of		A11	None	Yes	P, NP	Yes	A11	defamation of character.
:	Yes	Yes	Bd. of ed.	B1. Sh.	All	None	Yes	P, KP	Yes	A11	
Disability	Yes	2 Q	5 W	Ins. co.	No info.	No info.	No info.	F, NF No info.	s a I	A11	
Occ. 11ab	S.	:			:	:	:	:	: :	: :	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	Yes	No No	Bd. of ed.	Ins. co.	V 11	None	Yes	P, NP	:	:	
C110											
OhlO Bay Village											
Life	No	:			:	:	:	:	:	:	:
Hosp	Yes	Xe s	of		A11	None	Yes	P, NP	Yes	A 11	
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	A 11	
Majmed	0 N	:	:	:	:	:	:	:	:	:	
Occ. 14ab.	N N	• •	•	• ;	• •	:	:	:	:	:	
Fidelity	No.	: :					: :	•	• •	:	
	No	:	:	:	:	:	:	:	: :	: :	
Beachwood											
Life	No	:		:	:	:	:	:	:	:	•
Hosp.	Yes	Yes	οĘ		A 11	None	Yes	P, NP	Yes	A11	
Medsurg.	Yes	Yes	Bd. of ed.	B1. Sh.	A 11	None	Yes	P, NP	Yes	A 11	
Majmed.	No S	:	:	:	:	:	:	:	:	:	
Disability	<u> </u>	:	:	:	:	:	:	:	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	A11	. og	P. NP	: :	: :	
	Yes	No	oĘ		None	A11	No		:	:	
•											
Bexley Life	No	÷	:	:	÷	:	:	÷	:	:	:
Hosp.	Yes	Yes		Çŗ.	A 11	None	Yes	P, NP	Yes	A11	
Medsurg	Yes	Yes	Bd. of ed.	B1. Sh.	A 11	None	Yes	P, NP	Yes	A 11	
Majmed.	No.	:	:	:	:	:	:	:	:	:	
Disability	ON X	:	:	:	:	:	:	:	:	:	
•	S S	:	:	:	:	:	:	:	:	:	
Auto	ON ON	•	• •	• •	• •	•	•	• ;	•	:	
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12	:	:	:	:	onne 1.
11	A11 A11 A11 	A11 A11 A11 	A11 A11 	A11 A11 	P, NP Yes A11 P, NP Yes A11 P, NP Yes A11 P, NP Yes A11
10	Yes Yes Yes	Yes Yes Yes	Yes Yes		Yes Yes Yes
6	 		P, NP P, NP P	P, PP PP PP PP PP PP PP PP PP PP PP PP P	P, NP P, NP P, NP P, NP
8	Kes Kes No	Yes Yes Yes	Yes Yes Yes	. M M	1
7	None None None A11	None None None None	None None None None None None	None None	None None None
9	A11 A11 A11 A11 None	A11 A11 A11 A11	A11 A11 A11 A11	A11 A11 A11 A11	Sh. All None Yes Sh. All None Yes Sh. All None Yes
5	B1. Cr. B1. Sh. B1. Cr. & B1. Sh Ins. co.	B1. Cr. B1. Sh. B1. Cr. & B1. Sh. Ins. co.	B1. Cr. B1. Sh. Ins. co.	B1. Cr. B1. Sh.	Yes Bd. of ed. B1. Cr. Yes Bd. of ed. B1. Sh. Yes Bd. of ed. B1. Cr. & B1. Sh.
4	Bd. of ed. Bd. of ed Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed. Bd. of ed.	Local Assn Local Assn Local Assn	Bd. of ed. Bd. of ed.	Bd. of ed. Bd. of ed. Bd. of ed.
3	Yes Yes Yes On	Yes Yes Yes Yes	Yes. Yes.	Kes	1
2	No Yes Yes Yes No No No	No Yes Yes Yes No No	No Yes Yes No No No	No Yes Yes No No No	No Yes Yes No No No
1	Brecksville Life Life Hosp Medsurg Majmed Disability Occ. liab Auto	Canfield Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	Fairview Park Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity	Greenhills-Forest Park (P. O. Cincinnati) Life Life Hosp Medsurg Majmed Disability Occ. liab Fidelity Auto	Independence Life Hosp Medsurg Majmed. Disability Occ. liab. Fidelity

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. b/ No, but considering.

TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

ERIC*

Stratum, state, school system, and type of insurance	Employ- er co- opera- tion	Payroll deduc- tions	Sponsor	Underwriter	Payment of premiums Employ- Empl	nt of iums Employer pays	Cov Volun- tary	Coverage un- Eligi- y bility ^a /	nden erag	it cov- ge Employ- ee pays	Other insurance and comments	
1	2	3	7		9		8	6	10	11	12	
Suburban School SystemsEnrollments vary (Continued)	rollments	vary (Cor	ntinued)									
OHIO (Continued) Indian Hill (P. 0.												
ati)	,											
uses	No		Bd of od	::	::	· · ·					÷	
Medsurg.	Yes	Yes	of o		A11	None	Yes	•	Yes	A11		
Majmed.	No	:	!		:	:	} :	╴.	} :	:		
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:		
0cc. liab	No	:	•		:	: ;	:	•	:	:		
_	Yes	S S	Bd. of ed.		None	A11	No N		:	:		
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Hoen	NO	A	Tocal Assn	 לי	11	None		- A	V	٠٠٠	•	
Med -sure	Yes	Yes	Local Assn		A11	None	Yes		Yes	A11		
Majmed.	Yes	Yes	Local Assn		A11	None	Yes		Yes	A11		
Disability	Yes	Yes	Local Assn	. 60.	A11	None	Yes	P, NP	•	:		
Occ. liab	No	:	:	:	:	:	:	:	:	:		
Fidelity	No	:	:	:	:	:	:	:	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		
Oakwood (P. O. Dayton)	Q.											
Hosp.	Yes	Yes	Bd. of ed.	B1. Cr.	 A11	None	Yes	P, NP	Yes	 A11	:	
Medsurg.	Yes	Yes	Bd. of ed.		A11	None	Yes		Yes	A11		
Majmed.	Yes	Yes	of	O	A11	None	Yes	P, NP	Yes	A11		
Disability	Yes	Yes	Bd. of ed.	Ins. co.	AII	None	Yes		:	:		
Fidelity	ON ON	•	•	: :	: :	: :	: :	•	• •	•		
Auto	No	:	:	:	:	:	:	:	:	:		
O 47 01111												
Toledo)												
Life	No	:		:	:	:	:	:	:	:	:	
Hosp.	Yes	Yes	of,		A11	None	Yes		Yes	A11		
Medsurg.	Yes	Yes	Bd. of ed.	BI. Sh.	A11	None	Yes		Yes	A11		
Maj-med.	Ies Ves	Tes Ves	of ed	CO . CO .	A11	None	Ies Ves	r, Nr P	Ies	All		
Occ. liab	Yes	Yes	a1 4		A11	None	Yes	F, NF P, NP	: :	: :		
Fidelity	No	:	:		:	:	:	•	:	:		
Auto	No	:	:	:	:	:	:	:	:	:		

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No No No Yes Yes Bd. of ed. Bl. Cr. Yes Yes Bd. of ed. Bl. Sh. ed. No Yes Yes Local Assn Ins. co.			:	•	:	:	
No Yes Bd. of ed. B1. Cr. Urg. Yes Yes Bd. of ed. B1. Sh. ed No Yes Yes Local Assn Ins. co.		•	:	:	:	:	
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No Yes Local Assn Ins. co.				•	Yes	A11	
Yes Yes Local Assn Ins. co.		None Ye	Yes P,	, NP	Yes	A11	
Yes Local Assn Ins. co.		:	:	:	:	:	
		None Ye	Yes P.	•	:	;	
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ueá)	Other insurance and comments	12
TABLE 11GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLIMENT OF SCHOOL DISTRICT (Continued)	Dependent coverage Covered Employerense	10 11
' ENROLIMENT OF SCH	Coverage Volun- Eligi- tary bilitya/	6 8
SONNEL, 1964-65, B)	Payment of premiums Employ- Employ-	6 7 7
PUBLIC-SCHOOL PER	Underwriter	5
PROVISIONS FOR	Sponsor	7
NSURANCE	Payroll deductions	3
GROUP I	Employ- Payroll er co- deduc- opera- tions	ti ons 2
TABLE 11.	tum, state, school sysand type of insurance	1

7	Employ-	ŀ	200000	Indoruriter	Payment of	nt of	Volun-	Coverage n- Eligi-	Dependent cov-	it cov-	Other insurance
Stratum, state, school system, and type of insurance	opera-	tions	Toguado.		Employ-	Employ-	tary		Covered	Employ-	and comments
1	2	3	7	5	9	7	8	6	10	11	12
Suburban School Systems Enrollments vary (Continued)	rollments	vary (Con	ı ti nued)								
OHIO (Continued)											
Worthington Tife	No	:	:	:	:	:	:	:	:	:	:
	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, NP	Yes	A11	
	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	A 11	
Мајшеd.	No	:	:	:	:	:	:	:	:	:	
Disability	No	:	:	:	:	:	:	:	:	:	
0cc. liab	No	:	:	:	:	:	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	•	:	÷	:	:	:	:	:	
Wyoming	;								,	•	
Life	No	:	•		::-	••••	: ;	: £	Λοο	: [7	
Hosp	Yes	Yes	ot ot		A11	None	Ter.		A C	A11	
Medsurg.	Yes	Yes	Bd. or ed.	B1. Sn.	AII	Molle	142	•	621	114	
Majmed	No	: ;				None	Λ	: •			
Disability	Yes	Xe s	ba. or ea.	Tus. co.	ATT	Morre	2		•		
Occ. liab.	ON T	:	:	:	:	:	: ;	• ;			
Fidelity	ON :	:	:	:	:	:	:				
Auto	o N	:	:	:	:	:	:	•	•		
PENNSYLVANTA											
A Line to Time											
Abingcon twp.	No	:	:	:	:	:	:			:	:
Hosp	Yes	Yes	Bd. of ed.	B1. Cr.	Aii	None	Yes	NE.		A11	
rn	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	MΡ,		All	
Majmed.	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	_		VII	
Disability	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP, NS		:	
0cc. liab	No	:	:	:	:	•	:	:	:	:	
Fidelity	No	:	:	:	:	:	:	:	:	:	
Auto	No	:	:	:	÷	:	:	:	:	:	
Oholtonhom Tem (D O											
į											
Life	No	:	:	:	:	:	:		:	: ;	:
	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes		Yes	A 11	
ııro	Yes	Yes	of	B1. Sh.	A11	None	Yes		Yes	A11	
Maimed	Yes	Yes	of	•	75%	25%	Yes	P, NP	Yes	A 11	
b	No	. :	:	:	:	:	:	:	:	:	
Occ. liab.	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
Fidelity	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P, NP	:	:	
Auto	No	:	:	:	;	:	:	:	:	:	

:	:	: : : : : : : : : : : : : : : : : : : :	*Bd. of ed. pays \$1.56 ll per mo. on life ins. and ll \$.38 per mo. on majmed. l.	6 A11 8 A11
A11 A11 A11	A11 A11 A11 A11	: T	:	A111 A111 A111 A111 A111 A111 A111 A11
No Yes Yes	Yes Yes	No Yes Yes Yes	No Yes Yes Yes	
P, NP P, NP P, NP No info.		7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7	4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4	P, NP Ye P, NP Ye To the control of
Yes Yes Yes Yes	Yes Yes	Yes Yes Yes Yes No	Yes Yes Yes Yes Yes No	Yes Yes Yes Yes Yes
46% A11 A11	None None None	60% None None A11 A11 A11 A11	Part*one None Part* None All All	80% 60% 60% 709
54% None None None	A11 A11 A11 	40% A11 A11 None None None	Part All All Part All None None	20% 80% Yes P 40% 60% Yes P 40% 60% Yes P
Ins. co. B1. Gr. B1. Sh Ins. co.	B1. Cr. B1. Sh. B1. Cr. & B1. Sh.	Ins. co. B1. Cr. B1. Sh. B1. Cr. & B1. Sh Ins. co. Ins. co.	Ins. co. B1. Cr. B1. Sh. Ins. co. Ins. co. Ins. co. Ins. co. Ins. co.	Yes Bd. of ed. Ins. co. Yes Bd. of ed. B1. Cr. Yes Bd. of ed. B1. Sh
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Yes Yes Yes No	Yes Yes Yes	Yes Yes Yes Yes Yes No	Yes Yes Yes Yes Yes No No	Yes Yes Yes
Yes Yes Yes No No Yes	No Yes Yes Yes No No No	Yes Yes Yes Yes No Yes No	Yes Yes Yes Yes Yes Yes	Yes Yes Yes No No No No No
Fox Chapel (P. O. Fittsburgh) Life Life Hosp Majmed Disability Occ. liab Fidelity Auto	Haverford Twp. (F. 0. Havertown) Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Lower Merion Twp. (P. O. Ardmore) Life Life Hosp. Medsurg. Majmed. Disability Occ. liab. Fidelity Auto	Mt. Lebanon Twp. (P. O. Pittsburgh) Life Life Hosp Med-surg Majmed Disability Occ. liab Fidelity Auto	Nether Providence Twp. (P. O. Wallingford) Life Life Rosp. Rosp. Res Med-surg. Raj. med. No Disability Occ. liab. No Richelity No Auto No Auto No Auto No Rev. P - Professional personnel

a/ Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel.

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TABLE 11.--GROUP INSURANCE PROVISIONS FOR PUBLIC-SCHOOL PERSONNEL, 1964-65, BY ENROLLMENT OF SCHOOL DISTRICT (Continued)

	Employ-	Payroll			Payment of	it of	Cov	erage	Dependent	t cov-		
state, school systype of insurance	er co- opera-	deduc-	Sponsor	Underwriter	Employ- Emp	Employ- er pays	Volun- tary	un- Eligi- y bility ^a /	erage Covered E	Employ-	Other insurance and comments	
	2	3	4	5		7	8	6	10	11	12	
En	Systems - Enrollments vary (Continued)	Vary (Co	ntinued)									
(Continued)												
	;											
:	No		ייי די דים	21 Ct		None	Voe	. A	V	••• •11	:	
:	Ies Ves	Vec	3 6		A11	None	Ves Ves		Yes	A11		
• •	Yes	Yes	of o		A11	None	Yes	•	Yes	A11		
	Yes	Yes	of ed	. 00	A11	None	Yes		:	:		
:	No	:			:	:	:		;	:		
:	No	:	:	:	:	:	:	:	:	:		
:	No	:	:	:	:	:	:	÷	:	:		
:	No	:	:		:		:	•	:;	• •	:	
:	Yes	Yes	Bd. of ed.	Ins. co.	None	$\mathbf{A}11$	S S		Yes	A 11		
:	Yes	Yes		Ins. co.	None	A 11	No		Yes	A11		
:	Yes	Xe s	Bd. of ed.	Ins. co.	None	A 11	No		Yes	A 11		
:	Yes	Yes	11 A	Ins. co.	A11	None	Yes		:	:		
:	Yes	No	oĘ		None	A11	<u>8</u>	P, NP	:	:		
:	Ye s	No	oŧ		None	A11	S :		:	:		
:	Yes	No	Bd. of ed.	Ins. co.	None	A 11	No	P, NP	:	:		
(P. 0.												
S					,	,						
:	Yes	Yes	of.	Ins. co.	40%	209	Yes		ON No	::	:	
:	Xes:	Xes	e d		A11	None	ICS	r, nr	109	111		
:	Yes	Yes	Bd. of ed.	BI. Sh.	AII	None	Yes	F, NF	Yes	AII		
:	oz :	: ;			::	•••	•	:	:	:		
:	Yes	Xe s	Ba. or ea.	Tus. co.	AII	None	zez.		:	:		
:	o i	: ;			···		: ;	; ;	:	:		
:	Yes	NO	Ba. or ea.	Tus. co.	None	H I I	2	•	:	:		
:	ON ON	:	:	:	:	:	:	:	•	:		
	!	;	,		ě	č		į	;			
:	Yes	Yes	Bd. of ed.	Ins. co.	202	80%	Yes	P, NP	ON	:	:	
:	No	:	:	:	:	:	:	:	:	:		
:	No	:	:	:	:	:	:	:	:	:		
:	No	:	:	:	:	:	:	:	:	:		
:	No	:	:	:	:	:	:	:	:	:		
:	No	:	:	:	:	:	:	•	:	:		
:	No	:	:	:	:	:	:	:	:	:		
:	No	:	:	:	:	:	:	:	:	:		

1	2	3	4	5	9	-	æ	6	10	11	12
·											
	No	:	•	:	:	:	:	:	:	:	Employees may choose
:	Yes	Yes	Bd. of ed.	B1. Cr.	A11	None	Yes	P, MP	Yes	A11	from three available hosp.,
:	Yes	Yes	Bd. of ed.	B1. Sh.	A11	None	Yes	P, NP	Yes	A11	medsurg., and majmed.
• • • • • • • • • • • • • • • • • • • •	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A11	None	Yes	P, NP	Yes	A 11	plans.
:	Yes	Yes	Bd. of ed.	Ins. co.	A11	None	Yes	P, NP	:	:	
:	No	:	:	:	:	:	:	:	:	:	
:	No	:	:	:	:	:	:	:	:	:	
:	No	:	:	:	:	:	:	:	:	:	
	Yes	Yes	Ret. svs.	Ins. co.	289	32%	Yes	P. NP	No	:	•
	Yes	Yes	·		None	A11	Yes	P, NP	Yes	A11	
•	Yes	Tes		B1. Sh.	None	A11	Yes		Yes	A11	
•	Yes	Yes	of		None	A11	Yes		Yes	A11	
•	Yes	Yes	of	. 00.	A11	None	Yes		•		
:	Yes	No		Ins. co.	None	A11	No	4	:	:	
:	No	:	•	:	:	:	:	:	:	:	
	No	:	:	:	:	:	:	:	:	:	
:	Yes	Yes	Ret. sys.	Ins. co.	Part	Part	Yes	Ъ	No	:	Bd. of ed. sponsors an
	Yes	No	Bd. of ed.	B1. Cr.	None	A 11	Yes	P, NP	Yes	A 11	additional life ins. plan
:	Yes	No	Bd. of ed.	B1. Sh.	None	A 11	Yes	P, NP	Yes	A11	and pays 50% of the cost.
	Yes	Yes	Bd. of ed.	B1. Cr. & B1. Sh.	A11	None	Yes	P, NP	Yes	A11	•
	Yes	No	Bd. of ed.	Ins. co.	None	A11	S.	P. NP	:	:	
:	No	:	:	•	:	:	:		:	:	
	Yes	No	Bd. of ed.	Ins. co.	None	A11	No	P. NP	:	:	
:	Yes	No	Bd. of ed.		None	A 11	No	P, NP	:	:	
•											
:	Yes	Yes	Ret. sys.	Ins. co.	65%	35%	No	P. NP	No	:	*For parents who are
	Yes	Yes	0		25%	75%	Yes		Yes	Part	asked to drive.
	Yes	Yes		R1. Sh.	252	757	Yes		Yes	Part	
•	Vee	200	, 4		259	759	400		A Po	Dart	
•	You	Vee	4		± 0.8 ▲ 1.1	Mone	Voc		769	1 97 1	
•	Ies	I CA	3 4	Too oo	None	NOUE A 1 1	res No		:	:	
:	Yes	o N	9		None	A11	<u>و</u>		:	:	
:	Yes	ON :	9		None	A11	Q ;		:	:	
:	Ies	2	pa or ea.	Lus. co.	MOH	774		F, NF, N5°	:	:	

a/Key: P - Professional personnel; NP - Non-professional personnel; NS - Non-school personnel; S - Some, but not all, employed personnel. b/No, but considering.

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